# Report to:

# Ashford Borough Council

# Strategic Housing Market Assessment

Report to Inform Regulation 18 Consultation

July 2025



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# **Summary**

# **Background**

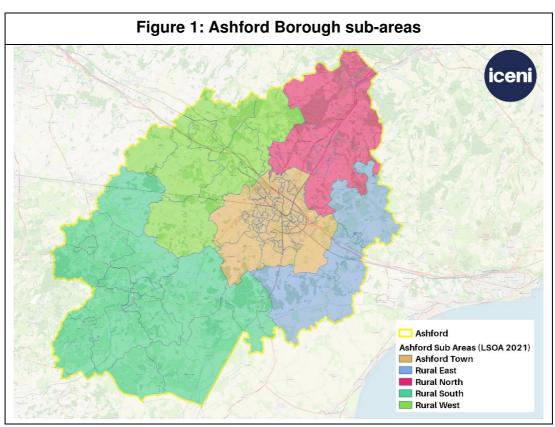
- 1. This report provides a new Strategic Housing Market Assessment (SHMA) for Ashford Borough Council.
- 2. The study follows the approach set out in the latest published National Planning Policy Framework (NPPF) and supporting Planning Practice Guidance (PPG) and uses the latest available data from the Office for National Statistics (ONS) and a range of other available datasets to provide a contextual picture and analysis of the housing market for the Council's administrative area.
- 3. The report sets out a number of either linked or distinct sections to cover a range of core subject areas; the sections are summarised below:
  - Section 2 Housing Market Geographies;
  - Section 3 Area Profile;
  - Section 4 Overall Housing Need;
  - Section 5 Affordable Housing Need;
  - Section 6 Need for Different Sizes of Homes;
  - Section 7 Older and Disabled People;
  - Section 8 Private Rented Sector; and
  - Section 9 Other Groups

# **Housing Market Geographies**

- 4. Analysis was completed to consider the Housing Market Area (HMA) for Ashford and links with other locations. The analysis also sets out sub-areas of the Borough.
- 5. There are clear migratory links between Ashford and Folkestone and Hythe, with Gross Migration between the two areas far exceeding other neighbouring boroughs such as Maidstone and Canterbury. However, the self-containment rate for both Ashford and Folkestone and Hythe, in their own right, reach the typical 70% benchmark to be considered its own HMA.
- 6. Commuting patterns also indicate that Ashford is largely self-contained, with 64% of workers who do not work from home commuting internally within Ashford.



- 7. In terms of property prices, Ashford Town sees lower prices overall than the more rural areas of the borough. Equally, the town centre sees denser types of dwelling (terraced, semi-detached and flats), whereas the rural area sees a majority of detached dwellings. This will contribute to the differences in overall price, but analysis of price-paid data for different property types indicates that costs for detached properties are higher in Ashford's rural areas.
- 8. Overall it is concluded that Ashford can be considered an HMA in its own right, which is the same conclusion as previous SHMA research in the area. This is supported by the analysis of house price geography, commuting flows and migration patterns. Although the relationship between Ashford and Folkstone and Hythe remains strong and, the council should continue to cooperate with its neighbour on strategic matters such as housing, particularly given the coastal constraints Folkestone and Hythe faces.
- 9. When looking at smaller-area geographies in the Borough it was concluded there are five broad areas that should be used in analysis; this is the Ashford Town urban area, and rural areas split into four (North, South, East West).



Source: Iceni Projects



## **Area Profile**

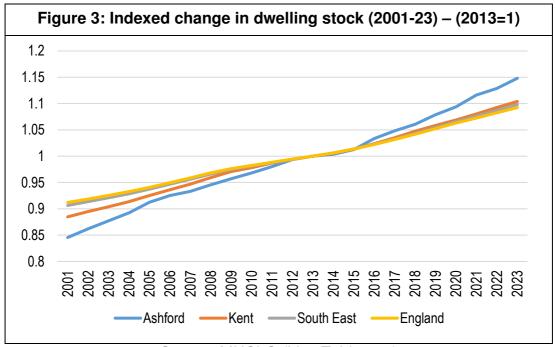
- 10. Analysis was carried out to provide background information about population and housing in Ashford. Data is compared with local, regional and national data as appropriate. The analysis can be summarised as covering three main topic headings:
  - Demographic baseline (including data on population age structure and changes);
  - Housing stock (including type and tenure); and
  - Housing market (including data on house prices)
- 11. As of mid-2023, the population of Ashford is 138,300 and since 2013 the population has grown by around 13% which is a faster rate of growth to that seen in other areas (County, region and nationally).
- 12. The age structure of the population is similar to other areas although there are fewer people aged in their 20s and 30s (linked to people moving away for further education. Over the past decade, the Borough has seen an ageing of the population, with the number of people aged 65 and over increasing by 22%; there have also been increases in the number of children and people of 'working-age' (taken to be 16-64).

Figure 2: Change in population by broad age group (2013-23) – Ashford						
2013 2023 Change % change						
Under 16	25,096	27,227	2,131	8.5%		
16-64         74,579         83,926         9,347         12.50						
65+ 22,175 27,130 4,955 22.3%						
TOTAL	121,850	138,283	16,433	13.5%		

Source: ONS

13. Population growth in the Borough is largely driven by internal migration – moves from one part of the UK to another, with this being particularly strong over the past three years for which data is available (2020-23). International net migration has also been recorded as being high over the last two-years (2021-23).

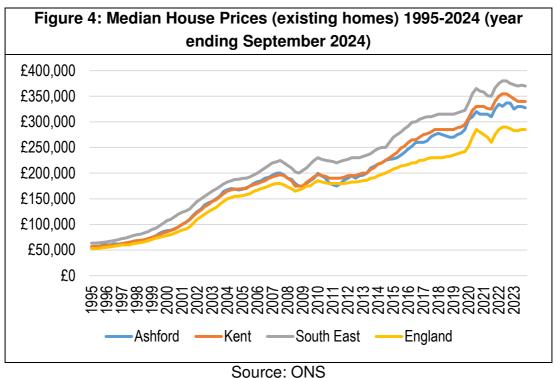
14. ONS dwelling stock data indicates there were 58,300 dwellings in the Borough as of 2023, a net increase of 7,500 dwellings between 2013 and 2023. As with population growth, rates of change in dwelling numbers have been notably higher to the levels seen across other benchmark areas.



Source: MHCLG (Live Table 125)

- 15. Some 68% of all households in the Borough are owner-occupiers, higher than the national average of 62% (and in-line with the Kent and South East average), consequently the proportion of households living in the social rented (14%) and to a lesser extent private rented (18%) sectors is lower than nationally.
- 16. The housing stock sees a relatively high proportion of detached homes, making up 33% of all dwellings (23% nationally) and related to this the stock is generally larger in nature, with around 26% having 4+-bedrooms. Again linked to this, the Borough sees high levels of under-occupancy, with 40% of all households living in homes with at least two spare bedrooms. Levels of overcrowding are relatively low (at 3.4% of all households) although this is a similar level to that seen in the County and regionally.
- 17. In the year to September 2024 the median house price (existing dwellings) in Ashford was around £327,500. This is below the median house price for Kent and the South East, but is 15% above the national average. Prices have also been increasing significantly, rising by 53% (£114,000) over the decade to September 2024 this level of house price change is higher than seen nationally.





Source. On

- 18. The Borough sees similar patterns when compared with other areas in terms of private rental costs, with the mean private rent for a 2-bedroom home standing at £1,078 per month in March 2025 (around £1,218 across the South East and £1,265 nationally). Over the past decade, rents have increased by around 55%, a similar level of increase in house prices over the same period.
- 19. Overall, the data points to Ashford as relatively affluent area in a national context with higher house prices and large proportions of households living in owner-occupied housing. The Borough also sees a housing mix of larger and detached homes. The analysis points to relatively high levels of housing demand. This can be seen in analysis of house prices and strong levels of delivery. That said, there are clearly issues suggested by the data. In particular, the relative lack of social rented housing means it will be difficult for the Council to meet affordable housing needs when they arise.
- 20. The analysis also looked at how key data varied across different parts of the Borough. There are some differences between areas with Ashford Town in particular showing a younger population, higher proportions of social rented housing and higher levels of overcrowding.

# **Overall Housing Need**

- 21. The SHMA studied the overall housing need set against the NPPF and the framework of PPG specifically the Standard Method for assessing housing need. This shows a need for 971 dwellings per annum. This is based on 0.8% of the current stock of 58,281 (466) and an uplift for affordability of 108%.
- 22. Taking the housing need number and using up-to-date demographic data (including ONS mid-year population estimates to 2023 and 2021 Census data) a bespoke population and household projection has been developed to look at the possible demographic implications of delivery of this number of homes each year from 2023 to 2042 (the end of the plan period).
- 23. The method looked at the levels of migration likely to be needed to fill additional homes and also considered the possibility of greater levels of household formation amongst younger people (aged Under 45) data having shown a reduction in household representation from the age groups going back at least 20-years.
- 24. Overall, it is projected that the population might increase by 32,400 people over the 19-year period (a 23% increase) with there being a continued ageing of the population, as well as notable increases in the 'working-age' population (16-64).

Figure 5: Projected population change 2023 to 2042 by broad age bands – Standard Method – Ashford						
	2023 2042 Change in % change					
population from 20						
Under 16	27,227	29,744	2,517	9.2%		
16-64	19.8%					
65 and over 27,130 40,334 13,204 48.7%						
Total	138,283	170,650	32,367	23.4%		

Source: JGC analysis

25. It was further estimated that population growth might be able to support somewhere in the region of 15,200 and 18,600 additional jobs as the economically active population increases over time.



# **Affordable Housing Need**

- 26. Analysis has been undertaken to estimate the annual need for affordable housing. This includes taking account of local housing costs (to both buy and rent) along with estimates of household income. The evidence indicates that there is an acute need for affordable housing in the study area and a need in all sub-areas.
- 27. The majority of need is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership. However, certain products (such as shared ownership) could potentially be made available to households at a cost below the cost of privately renting and would therefore meet some of the need from those unable to access any form of market housing (without subsidy).

Figure 6: Estimated Need for Affordable Housing (per annum) – split						
	between different affordability groups					
	Unable to	Able to rent	TOTAL	% unable to		
	buy OR rent	but not buy	TOTAL	buy OR rent		
Ashford Town	367	133	500	73%		
Rural East	14	7	22	66%		
Rural North 18		12	30	61%		
Rural South	57	33	90	63%		
Rural West 18		19	37	49%		
Borough	475	204	679	70%		

Source: JGC analysis

28. Despite the level of need being high, it is not considered that this points to any requirement for the Council to increase the Local Plan housing requirement due to affordable needs. The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit supported accommodation for many households. That said, the level of affordable need does suggest the Council should maximise the delivery of such housing at every opportunity.

- 29. The analysis suggests there will be a need for both social and affordable rented housing the latter will be suitable particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit. It is however clear that social rents are more affordable and could benefit a wider range of households social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.
- 30. The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. Shared ownership is likely to be suitable for households with more marginal affordability (e.g. those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. There was no strong evidence of a need for First Homes or discounted market housing more generally.
- 31. Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes. This again points to the need for the Council to prioritise delivery of rented affordable housing where possible.
- 32. In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Council will need to consider the relative levels of need and also viability issues (recognising for example that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).
- 33. Overall, the analysis identifies a notable need for affordable housing, and it is clear that provision of new affordable housing is an important and pressing issue in the area. It does however need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited to the amount that can viably be provided. The evidence does however suggest that affordable housing delivery (and particularly social rents) should be maximised where opportunities arise.



#### **Need for Different Sizes of Homes**

- 34. Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population. The proportion of households with dependent children in Ashford is above average with around 31% of all households containing dependent children in 2021 (compared with around 29% regionally and nationally). There are notable differences between different types of households, with married couples (with dependent children) seeing a high level of owner-occupation, whereas as lone parents are particularly likely to live in social or private rented accommodation.
- 35. There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to future demographic change concludes that the following represents an appropriate mix of affordable and market homes, this takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock by not projecting forward the high levels of under-occupancy (which is notable in the market sector).
- 36. In all sectors the analysis points to a particular need for 2- and 3-bedroom accommodation, with varying proportions of 1- and 4+-bedroom homes. For rented affordable housing for Under 65s there is a clear need for a range of different sizes of homes, including 45% to have at least 3-bedrooms of which 10% should have at least 4-bedrooms. Our recommended mix is set out below:

Figure 7: Suggested size mix of housing by tenure – Ashford					
		using (rented)			
	Market	home ownership	Under 65	65 and over	
1-bedroom	5%	20%	25%	50%	
2-bedrooms	30%	45%	30%	50%	
3-bedrooms	40%	30%	35%		
4+-bedrooms	25%	5%	10%		

Source: JGC analysis

- 37. The strategic conclusions in the affordable sector recognise the role which delivery of larger family homes can play in releasing a supply of smaller properties for other households. Also recognised is the limited flexibility which 1-bedroom properties offer to changing household circumstances, which feed through into higher turnover and management issues. The conclusions also take account of the current mix of housing by tenure and also the size requirements shown on the Housing Register.
- 38. The mix identified above could inform strategic policies although a flexible approach should be adopted. For example, in some areas affordable housing registered providers find difficulties selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation. That said, given current house prices there are potential difficulties in making (larger) AHO genuinely affordable.
- 39. Additionally, in applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.

# **Older and Disabled People**

- 40. A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019 and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).
- 41. The data shows that Ashford has a similar age structure in terms of older people as is seen regionally and nationally, and similar levels of disability compared with the national average. The older person population shows high proportions of owner-occupation, and particularly outright owners who may have significant equity in their homes (75% of all older person households are outright owners).



- 42. The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase. Key findings for the 2023-42 period include:
  - a 49% increase in the population aged 65+ (potentially accounting for 41% of total population growth);
  - a 63% increase in the number of people aged 65+ with dementia and a 57% increase in those aged 65+ with mobility problems;
  - a need for around 1,500 additional housing units with support (sheltered/retirement housing) around two-thirds in the affordable sector;
  - a need for around 700 additional housing units with care (e.g. extra-care) the majority (over 70%) in the market sector;
  - a need for additional nursing and residential care bedspaces (around 930 in the period); and
  - a need for over 500 dwellings to be for wheelchair users (meeting technical standard M4(3)).
- 43. This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair-user dwellings as well as providing specific provision of older persons housing. Given the evidence, the Council could consider (as a start point) requiring all dwellings (in all tenures) to meet the M4(2) standards and around 5% of homes meeting M4(3) wheelchair user dwellings in the market sector (a higher proportion of around 10% in the affordable sector).
- 44. Where the authority has nomination rights the supply of M4(3) dwellings would be wheelchair-accessible dwellings (constructed for immediate occupation) and in the market sector they should be wheelchair-user adaptable dwellings (constructed to be adjustable for occupation by a wheelchair user). It should however be noted that there will be cases where this may not be possible (e.g. due to viability or sitespecific circumstances) and so any policy should be applied flexibly.
- 45. In framing policies for the provision of specialist older persons accommodation, the Council will need to consider a range of issues. This will include the different use classes of accommodation (i.e. C2 vs. C3) and requirements for affordable housing contributions (linked to this the viability of provision). There may also be some practical issues to consider, such as the ability of any individual development being mixed tenure given the way care and support services are paid for).

#### **Private Rented Sector**

- 46. The private rented sector includes a wide range of accommodation types, including privately owned homes rented to others, HMOs, Co-living and build-to-rent accommodation.
- 47. The private rented sector (PRS) accounts for around 18% of all households in Ashford (as of 2021) a slightly smaller proportion to that seen across each of Kent, the South East and England. The number of households in this sector has however grown substantially (increasing by 27% in the 2011-21 period).
- 48. The PRS has some distinct characteristics, including a much younger demographic profile and a high proportion of households with dependent children (notably lone parents) levels of overcrowding are relativity high. In terms of the built-form and size of dwellings in the sector, it can be noted that the PRS generally provides smaller, flatted/terraced accommodation when compared with the owner-occupied sector. That said, around 48% of the private rented stock has three or more bedrooms and demonstrates the sector's wide role in providing housing for a range of groups, including those claiming Housing Benefit and others who might be described as 'would be owners' and who may be prevented from accessing the sector due to issues such as deposit requirements. The number of tenants claiming housing benefits increased dramatically as a result of the Covid lockdown in 2020 and has remained high.
- 49. The latest Local Authority Housing Statistics for 2023/24 estimates that there are 325 HMOs in Ashford. Of these, 200 are estimated to be licensable HMOs, although the actual number of issued licences is 175.
- 50. Target residents of co-living developments are typically students, recent graduates and young professionals and most development is located in city centres. Although open to all ages, residents of co-living developments are predominantly aged 18–40 years old. As well as addressing general housing need, co-living also benefits young professionals facing affordability pressures, as well as those who are new to an area.



- 51. The Council should consider developing policies for build-to-rent and co-living developments within Ashford. This should go beyond affordable housing provision, which is the current policy position. The viability of Build-to-Rent and Co-living schemes is likely to differ relative to other forms of development. Therefore, the Council's policies on affordable housing provision should continue to be informed by up-to-date viability evidence.
- 52. This study has not attempted to estimate the need for additional private rented housing. It is likely that the decision of households as to whether to buy or rent a home in the open market is dependent on a number of factors which mean that demand can fluctuate over time; this would include mortgage lending practices and the availability of Housing Benefit. A general (national and local) shortage of housing is likely to have driven some of the growth in the private rented sector, including increases in the number of younger people in the sector, and increases in shared accommodation. If the supply of housing increases, then this potentially means that more households would be able to buy, but who would otherwise be renting.

# **Other Groups**

# Service Personnel

53. MoD location statistics show that in April 2024 there were less than 5 MoD personnel based in Ashford Borough. Overall, the presence of regular forces in Ashford is not considered to be significant and is unlikely to have any implications on local affordability and therefore, there is no policy requirement for this group.

## **Students**

54. Ashford College is the key further education provider within Ashford. Much of its student body is recruited from the local areas with many students remaining with family during their time there. There is therefore no justification for a specific policy relating to student housing in the Borough.



# Custom- and Self-Build

- 55. The Levelling Up and Regeneration Act made amendments to the way demand/need and supply of self and custom-built dwellings is calculated. Need must be calculated cumulatively, with supply permissions needing to now be able to demonstrate that they will result in a self or custom-built dwelling.
- 56. There is currently an undersupply of self and custom build plots in Ashford with only 67 permissions against a need for 120 (cumulative total entries on the register at the end of Base Period 6) a backlog of 53. The Council will need to meet this backlog as well as continue to meet the newly arising need on the register. This will be in the region of 17 plots per base period based on past trends.
- 57. As a general rule the Council should be supportive of opportunities for Self and Custom build development within the Local Plan and could potentially require a proportion of plots on larger schemes to be marketed for Self or Custom Build use.

# Children's Care Homes

- 58. Kent County Council's overarching vision for Children in Care is to ensure that all children have a place to call home. It is key for the Council that every child lives in a home that is right for their individual care needs.
- 59. In Ashford, there are 3 KCC-operated residential homes providing 20 spaces, 10 of which are for short break only care. An additional 28 spaces are offered in residential homes operated by the Caldecott Foundation.
- 60. KCC are hoping to provide around 10 new residential homes for children with complex needs across the County. Specific locations for these homes have not yet been identified, however Children's Services at KCC are keen to work closely with all Local Authorities within the M2/M20 corridor in order to identify sites and locations that may be suitable for use as a children's residential home.
- 61. To ensure that the KCC has access to any new provision the Ashford may wish to adopt a policy similar to that of Lancaster City whereby any additional children's residential care home permission/licences are only permitted if the Council get first refusal of placement.



# 1. Background

#### Introduction

- 1.1 Ashford Borough Council have commissioned Justin Gardner Consulting (JGC) and Iceni Projects to prepare a new Strategic Housing Market Assessment (SHMA). This report provides evidence on housing need and mix, which will inform local planning policy and decision making.
- 1.2 This document will be brought together with other evidence-based documents to inform the future strategy for the scale and distribution of housing growth within the area, with reasonable alternatives tested through the plan-making and Sustainability Appraisal process. This assessment does not set targets but provides robust evidence to inform those in the Local Plan.
- 1.3 The report is based on the best and most up-to-date information available at the time of drafting this was around April 2025. The report therefore incorporates changes to the National Planning Policy Framework published in December 2024. The Council should, however, continue to monitor and sense-check new data releases and respond to anything material to plan-making.

# **National Policy Context**

1.4 Paragraph 63 of the National Planning Policy Framework (published December 2024, NPPF 2024) sets out that "the size, type, and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies". Included within the groups in the NPPF are those who require affordable housing (including Social Rent) older people and people with disabilities – it is these groups that provide the main focus of this report.



- 1.5 Government's Planning Practice Guidance (PPG)<sup>1</sup> includes several sections which are relevant to the assessment. The key ones listed below:
  - Housing and economic needs assessment (February 2025)
  - Housing needs of different groups (May 2021)
  - Housing for older and disabled people (June 2019)
  - Housing: optional technical standards (March 2015)
  - First Homes (December 2021)

# **Local Policy Context**

# Ashford Local Plan 2030

- 1.6 The Ashford Local Plan was adopted in February 2019 and establishes the planning framework for housing within the borough. The Local Plan covers a plan period from 2011 to 2030.
- 1.7 A fundamental strategic objective of the Local Plan is to ensure the provision of a mix of housing types and sizes to address the changing requirements of the local population.
- 1.8 This includes diverse dwelling sizes suitable for various household needs, alongside specific provision for affordable homes, self-build and custom build plots as well as specialist housing specifically designed for older and disabled individuals.
- 1.9 The plan aims to meet the full, objectively assessed housing needs of the borough, which was determined by the 2014 Strategic Housing Market Assessment (SHMA) and subsequent updates in 2015 and 2017, which this document replaces.
- 1.10 The SHMA identified a need for 16,872 dwellings between 2011-2030 of 888 dwellings per annum. This was based on the 2014-based sub-national population projections of 14,934 with a market signals uplift of 13%.

<sup>&</sup>lt;sup>1</sup> https://www.gov.uk/government/collections/planning-practice-guidance



- 1.11 However, the overall Housing Target for the Borough, reflecting the OAN and set out in the adopted Local Plan, is 16,120 dpa for the full Plan Period and a total housing target of 13,118 net additional dwellings applies for the Borough between 2018 and 2030 (1,093 dpa). This figure was reached after considering a range of factors, including viability and deliverability.
- 1.12 The Local Plan includes a strategy to rectify a housing delivery shortfall experienced since 2011 (amounting to around 2,462 dwellings as of April 2018).
- 1.13 The strategy involves rectifying this shortfall over a 7-year period to 2025 at an average of 352 dwellings per annum. To calculate the 5-year housing land supply during this period (2018-2025), the annual housing target is set at the annualised OAN requirement *plus* the 352 dpa shortfall rectification figure, plus any relevant buffer. This results in an annual target of 1,240 dwellings.
- 1.14 From 2025 onwards, the requirement was to reflect the annualised OAN requirement plus any relevant buffer. Although this would now include any shortfall to the higher figure as well.
- 1.15 Policy HOU18 Providing a Range and Mix of Dwelling Types and Sizes requires development proposals of 10 or more dwellings to deliver a mix informed by up-to-date local evidence. However, standalone schemes for older persons are noted as exempt from this specific mix requirement, provided the need is evidenced and the location is suitable.
- 1.16 Affordable Housing (Policy HOU1) is a requirement for sites of 10 or more dwellings (or over 0.5ha), with required percentage targets and tenure splits (affordable/social rent and affordable home ownership) varying across the borough's three different zones:
  - Ashford Central 20% of which 100% is affordable home ownership
  - Ashford Hinterlands 30% of which 33% is rented and 66% is affordable home ownership; and
  - Rest of Borough 40% of which 25% is rented and 75% is affordable home ownership.
- 1.17 The Plan supports **Local Needs** / **Subsidised Specialist Housing schemes**, often on "exception" sites, to house more vulnerable local residents with a genuine need and local connection.



- 1.18 These schemes may include communal facilities alongside self-contained units and are often brought forward by Housing Associations in liaison with Parish Councils, who provide input on local need.
- 1.19 While these schemes are expected to be delivered without cross-subsidy from market housing, the policy allows for flexibility and potential cross-subsidy in viability-tested cases, targeting starter homes and custom/self-build properties for this purpose.
- 1.20 The Local Plan also regulates **Houses in Multiple Occupation (HMOs) under Policy HOU11**, setting criteria for determining applications and considering factors like residential amenity, parking, and visual amenity.
- 1.21 The Local Plan does not have a housing mix policy but Policy HOU12 does stipulate space standards for houses and flats of different sizes.
- 1.22 Policy HOU14 deals with Accessibility Standards. This policy mandates that at least 20% of all 'new build' homes must comply with M4(2) standards, which aligns with accessible and adaptable dwelling standards (often referred to as Lifetime Homes standards). Furthermore, within the affordable rented element of new build affordable properties, the Plan requires up to 7.5% of wheelchair accessible homes built to M4 (3b) standard.

# Housing Delivery Action Plan

- 1.23 The Housing Delivery Action Plan monitors housing delivery against the Local Plan housing target, The Plan identifies barriers to delivery, such as issues relating to nutrient neutrality and aims to improve processes through actions like assessing planning data, reviewing developer contributions policy, and monitoring housing completions.
- 1.24 The HDAP supports the existing Local Plan policies rather than introducing new ones related to mix or specific needs. It notes the importance of housing delivery for social and economic benefits.



# Private Sector Housing Strategy

- 1.25 The Private Sector Housing Strategy addresses the condition and safety of the existing housing stock, encompassing both owner-occupied and privately rented properties. The report refers to assessing poor conditions, including hazards like damp and mould, using the Housing Health and Safety Rating System (HHSRS).
- 1.26 A significant priority within this strategy is Priority 6: An Efficient Disabled Facilities Grant Service. This service is specifically aimed at enabling people with disabilities to continue living independently and safely in their own homes by providing necessary adaptations. The reports highlight that demand for DFGs are expected to rise.
- 1.27 Key objectives for this priority include supporting disabled residents to live independently and maximising available funding for DFGs. The strategy notes that the small size of the Private Sector Housing team means reactive work often takes priority over proactive initiatives.

# Kent Social Care Accommodation Strategy

- 1.28 The Kent Social Care Accommodation Strategy, titled "Right Homes: Right Place: Right Support", outlines a strategic direction focused on supporting individuals to maintain independent living within the community for as long as possible.
- 1.29 This involves a significant reshaping of service delivery through strong partnerships and collaboration between health, housing, and social care bodies, including district councils, housing associations, and the private sector.
- 1.30 A key element of the strategy is the increase in "care ready housing", aiming to support community-based services, while traditional residential and nursing care facilities are intended to focus on individuals with more complex needs, such as dementia.
- 1.31 The strategy identifies specific strategic priorities for the future. These include increasing the number of "housing with care schemes" and "extra care housing" units, with a projected need for 2,500 to 4,000 "Housing with Care units" across Kent by 2031 to accommodate population growth.



- 1.32 Further priorities specifically target vulnerable groups, proposing the development of more supported accommodation featuring specialist design and tailored care for individuals with Autism. There is also a focus on increasing the provision of more specialist residential provision to facilitate moves into independent living.
- 1.33 Crucially, the strategy aims to increase the supply of wheelchair accessible housing through developer contributions.
- 1.34 The strategy acknowledges the role of Homes England and Department of Health and Social Care funding for older and vulnerable people.

# **Structure of this Report**

- 1.35 This report sets out a number of either linked or distinct sections; these are summarised below with a brief description:
  - Section 2 Housing Market Geographies Considers the Housing Market Area for Ashford and links with other locations. The analysis also sets out sub-areas of the Borough.
  - Section 3 Area Profile Provides background analysis including looking at demographic trends, house prices and house price changes;
  - Section 4 Overall Housing Need Sets out the Borough housing need using the Government's Standard Method and considers the implications of this for future population and household growth;
  - Section 5 Affordable Housing Need Provides a new analysis of the need for affordable housing and builds on this by considering changes in the NPPF since the previous assessment and more recent Government announcements;
  - Section 6 Need for Different Sizes of Homes This section assesses the need for different sizes of homes in the future, modelling the implications of demographic drivers on need/demand for different sizes of homes in different tenures;
  - Section 7 Older and Disabled People Considers the need for specialist accommodation for older people (e.g. sheltered/Extra-care) and also the need for homes to be built to Building Regulations M4(2) any M4(3). The section studies a range of data around older persons and people with disabilities;
  - Section 8 Private Rented Sector Looks at a series of statistics in relation to the private rented sector and looks at segments of the market, including privately owned homes rented to others, HMOs, Co-living and build-to-rent accommodation; and



 Section 9 – Other Groups – Provides information about a number of other groups, including the demand for and supply of custom- and self-build housing plots and needs for accommodation for looked after children.

# Rounding

1.36 It should be noted that the numbers included in tables and figures throughout the report may not sum exactly due to rounding.

# **Background: Key Messages**

- This report provides a new Strategic Housing Market Assessment (SHMA) for Ashford Borough Council.
- The study follows the approach set out in the latest published National Planning Policy Framework (NPPF) and supporting Planning Practice Guidance (PPG) and uses the latest available data from the Office for National Statistics (ONS) and a range of other available datasets to provide a contextual picture and analysis of the housing market for the Council's administrative area.
- The report sets out a number of either linked or distinct sections to cover a range of core subject areas; the sections are summarised below:
  - Section 2 Housing Market Geographies;
  - ➤ Section 3 Area Profile;
  - Section 4 Overall Housing Need;
  - ➤ Section 5 Affordable Housing Need;
  - ➤ Section 6 Need for Different Sizes of Homes:
  - ➤ Section 7 Older and Disabled People;
  - > Section 8 Private Rented Sector; and
  - ➤ Section 9 Other Groups



# 2. Housing Market Geographies

#### Introduction

2.1 This section of the report considers the housing market geography of Ashford (the study area), including identifying sub-areas within it.

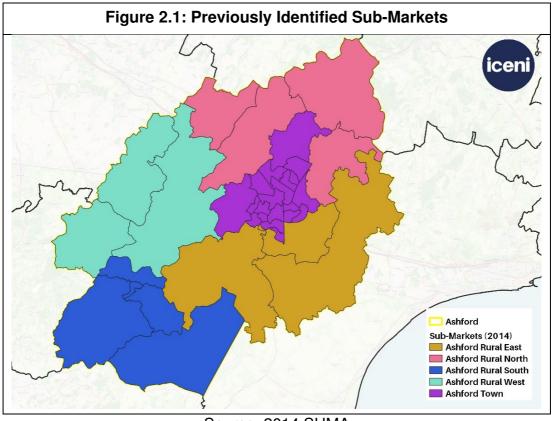
#### **Previous Research**

- 2.2 Ashford has previously been identified as a Housing Market Area containing Ashford borough expanding towards the Kent Coast. This was originally identified as part of the evidence for the South East Regional Plan.
- 2.3 The HMA geography was reviewed in the 2014 Strategic Housing Market Assessment. This considered the Centre for Urban and Regional Development Studies (CURDS) research on Housing Market Geographies, prepared at a national level for the Central Government.
- 2.4 The CURDS report identified several HMA's across the South East, with an Ashford HMA identified as "predominantly contained to (the) boundary of Ashford District given the area's high degree of self-containment, although recognising some overlap with Canterbury and East Kent (particularly in respect of Shepway²)".
- 2.5 The 2014 SHMA recognised a complex set of relationships within the housing markets across Kent and Medway. Ultimately, the report concluded that the Ashford HMA is largely contained to the borough itself.
- 2.6 Although it is also recognised that the northern part of Ashford also has strong relationships with Canterbury while other parts will link closely with Folkestone and Hythe, and Maidstone.
- 2.7 The report also identified sub-markets within the wider HMA. These included an Ashford Town sub-area along with four rural areas. These aligned to the 2011 Ward boundaries as shown in the figure below:

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<sup>&</sup>lt;sup>2</sup> Shepway is now known as Folkstone and Hythe district.



Source: 2014 SHMA

# **Migration Patterns**

- 2.8 The table below illustrates migration flows between Ashford and other areas. This is shown as both in and out migration and gross migration per head of population. This allows us to regulate for larger populations naturally having larger flows.
- 2.9 As shown, the strongest flow is with Folkestone and Hythe, which has almost double the number of people moving in either direction per head of population than the next highest flows, which are Canterbury and Maidstone.
- 2.10 Notably, the flow from Folkestone and Hythe sees both high in and out-migration, while Ashford sees higher out-migration to Canterbury and in-migration from Maidstone.

	Figure 2.2: Top ten migration flows with Ashford							
	Gross Migration Per		In Migration		Out Migration			
	1,000 <sup>1</sup>							
1 <sup>st</sup>	Folkestone &	5.44	Folkestone &	616	Folkestone &	708		
	Hythe		Hythe		Hythe			
2 <sup>nd</sup>	Canterbury	2.89	Maidstone	494	Canterbury	477		
3 <sup>rd</sup>	Maidstone	2.63	Canterbury	361	Maidstone	320		
4 <sup>th</sup>	Tunbridge	1.64	Tunbridge	226	Tunbridge	181		
	Wells		Wells		Wells			
5 <sup>th</sup>	Dover	1.39	Medway	212	Dover	173		
6 <sup>th</sup>	Swale	1.32	Swale	209	Swale	168		
7 <sup>th</sup>	Rother	1.01	Dover	173	Medway	129		
8 <sup>th</sup>	Medway	0.83	Bromley	157	Rother	109		
9 <sup>th</sup>	Tonbridge &	0.80	Tonbridge &	143	Thanet	88		
	Malling		Malling					
10 <sup>th</sup>	Thanet	0.66	Rother	121	Tonbridge &	69		
					Malling			

Source: Census 2021 Gross Migration Analysis

- 2.11 While this would indicate that Ashford and Folkestone and Hythe are strongly linked, it is worthwhile noting that Folkestone and Hythe also has strong links to Dover (4.88).
- 2.12 Calculation of the self-containment rate is also key to identifying an HMA, with the former PPG suggesting that an HMA would have a typical self-containment rate of 70% when long-distance moves are removed.
- 2.13 Looking at origin-destination data from the 2021 Census shows the number of people who moved to and from Ashford in the 12 months prior to the Census 2021.
- 2.14 In this period, there were a total of 7,070 moves within Ashford Borough. When this is compared to the total number of moves made in and out of the borough, it results in a self-containment rate of 56-59%.
- 2.15 However, when long-distance<sup>3</sup> moves are excluded (as these often represent student moves or retirees, which typically cross HMA boundaries), then self-containment rates increase to 73% of out-migration and 70% for in-migration.

jg<sub>c</sub>

<sup>&</sup>lt;sup>3</sup> Moves to and from outside Kent, East Sussex (including Brighton and Hove) and eastern Surrey.

Figure 2.3: Ashford Self-Containment Rate (2021)					
Out Migration In Migrati					
Moves within Ashford	7,070	7,070			
All Moves	12,042	12,689			
Self-Containment	59%	56%			
All Moves excluding Long Distance Moves	9,733	10,120			
Self-Containment	73%	70%			

Source: Iceni analysis of Census data

- 2.16 Given the strong migration links with Folkestone and Hythe, we have also sought to consider whether that local authority also had a high level of self-containment or if it needed to look externally to achieve this.
- 2.17 As shown in the table below, when long-distance moves are excluded, self-containment rates of 70% are achieved, suggesting that Folkestone and Hythe could be considered an HMA in its own right.

Figure 2.4: Folkestone and Hythe Self Containment Rate (2021)					
Out Migration In Migra					
Moves within Folkestone and Hythe	5,213	5,213			
All Moves	9,237	9,525			
Self-Containment	56%	55%			
All Moves excluding Long Distance Moves	7,432	7,495			
Self-Containment	70%	70%			

Source: Iceni analysis of Census data

2.18 For completeness, we have also calculated the self-containment rates. This shows a higher self-containment rate than either local authority in their own right, but this would be expected to be the case for neighbouring areas.



Figure 2.5: Ashford and Folkestone and Hythe Joint Self-Containment Rate (2021)						
	Out Migration	In Migration				
Moves within Ashford and Folkestone and Hythe	13,607	13,607				
All Moves	21,279	22,214				
Self-Containment	64%	61%				
All Moves excluding Long Distance Moves	17,165	17,615				
Self-Containment	79%	77%				

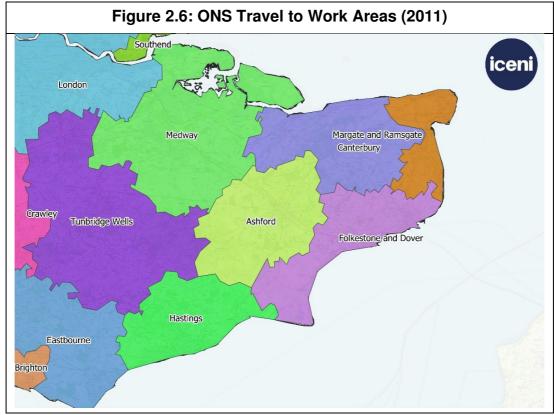
Source: Iceni analysis of Census data

2.19 We would therefore conclude that based on migration analysis, Ashford can be considered as a self-contained HMA in its own right, but that links with Folkestone and Hythe should also be recognised.

# **Travel to Work Geography & Commuting Flows**

- 2.20 Turning to commuting patterns, the figure below shows the 2011 ONS-defined Travel to Work Areas (TTWA) within Ashford, which are the most recently available set.
- 2.21 As illustrated, the influence of Ashford as a TTWA is limited to Ashford borough itself, with the TTWA matching the borough boundary. While Folkestone and Hythe is placed within a TTWA with Dover.



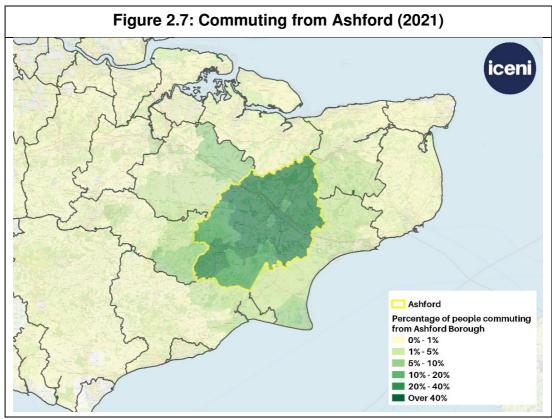


Source: ONS

- 2.22 While ONS has not updated the travel to work areas using 2021 data, it has published origin-destination data from the 2021 Census, which can be utilised to update our understanding of commuting flows.
- 2.23 It should be noted that due to the Census being taken during a partial lockdown, the data collected may not be as representative of the current situation.

# **Out-commuting**

2.24 The figure below shows the proportion of people commuting from Ashford. As shown, the levels of commuting within Ashford are quite high, with almost all of the Borough seeing levels of internal commuting above 40%, i.e. more than 40% of residents living in most HMAs work somewhere within Ashford.

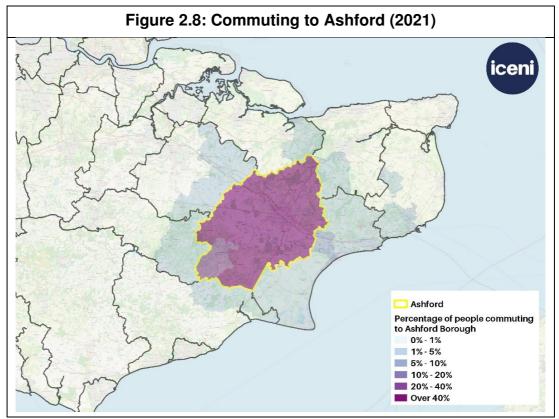


Source: Iceni analysis of Census data

- 2.25 Areas in the south and west of the borough see a slightly lower level of internal commuting, as do some areas in Ashford town (Stanhope and Kennington).
- 2.26 Ashford residents also commute to locations outside the borough, with the M20 corridor in Maidstone one of the key recipients of Ashford labour supply, with between 5 and 10% of workers residing in Ashford. This also includes areas to the south of New Romney (Folkestone and Hythe) and Cranbrook (Tunbridge Wells).
- 2.27 Interestingly, all neighbouring authorities see a reasonable level of commuting from Ashford residents except for Swale, which sees less than 1%. This may be a consequence of the lack of direct links from Ashford to Swale or the dominance of other major employment centres.

# In-commuting

2.28 The figure below shows the proportion of the population commuting to Ashford, again, a large degree of job self-containment can be seen, with almost every Ashford MSOA seeing over 40% of residents commuting internally. One MSOA to the southwest of the borough sees a slightly lower level at between 20% and 40%.



Source: Iceni analysis of Census data

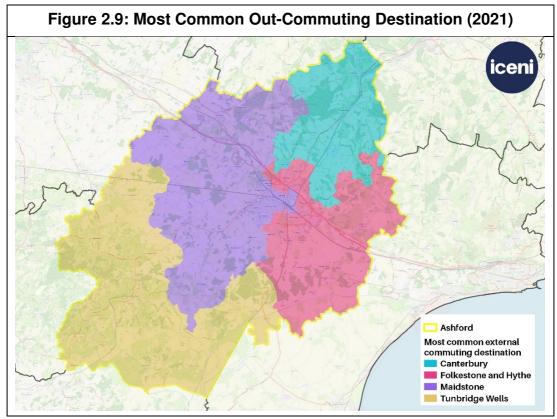
- 2.29 The commuter "catchment" area of Ashford is reasonably close to the borough, although there is a very clear link seen with Folkestone and Hythe, where every MSOA sees up to 5% of the population commute to Ashford. A large number of workers are also drawn from neighbouring areas such as east and south Maidstone and east Tunbridge Wells.
- 2.30 Overall, Ashford itself is the most common workplace destination for those who live in the borough, with 80% of all workers residing within the borough.
- 2.31 Although it should be noted that this will be impacted heavily by the timing of the Census during the COVID-19 pandemic, with 46% of workers working from home. When those working from home are excluded, the proportion of the workforce also residing in Ashford falls to 64%, which is still high.

# External commuting

2.32 The figure below considers only external commuting destinations for Ashford residents in each MSOA. The map illustrates the most common external destination.



2.33 There is a clear delineation across the borough, with the north-east area seeing much closer connections with Canterbury, the south-east with Folkestone and Hythe, the south and west with Tunbridge Wells and much of the north and central parts of the borough with Maidstone.



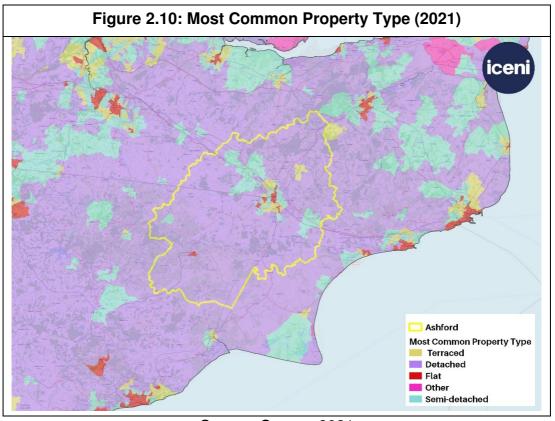
Source: Iceni analysis of Census data

- 2.34 Overall, Maidstone is the second most common commuting location after Ashford, with 7% of workers commuting there. This is followed by 6% to Folkestone and Hythe and 4% to Canterbury.
- 2.35 The commuting analysis suggests that Ashford has a high degree of selfcontainment but notable differences within it in terms of the secondary locations for commuting.

# **Housing Types**

2.36 Turning then to consider housing types and the built form across Ashford. The figure below shows the most common property type in each LSOA across Ashford and Kent.

2.37 Detached dwellings are clearly the most common across much of the rural area in Kent. Ashford Town, as well as some other LSOAs along the M20 corridor, see higher proportions of semis, terraces and flats. This is unsurprising given the denser nature of these areas. This pattern is also seen in the other nearby urban areas, including Folkestone and Dover.



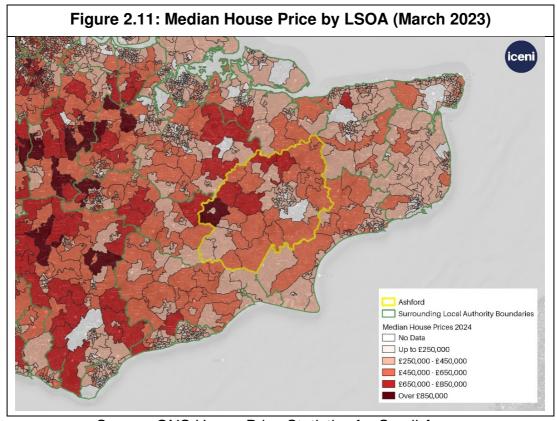
Source: Census 2021

#### **House Prices**

- 2.38 The figure below shows the median house prices by Lower Super Output Area (LSOA) in Ashford and surrounding areas in the year to March 2024.
- 2.39 Ashford Town is an area with notably lower median costs compared to other locations, this is likely a factor of smaller properties and a denser overall built form.
- 2.40 The north and west of the Borough along the borders with Maidstone, Canterbury, and Tunbridge Wells (particularly surrounding Biddenden) would appear to have slightly higher median costs than the southwest. It is not clear if this is directly linked to the proximity of these locations to the neighbouring areas, commuting distance to London or simply larger homes being more rural.

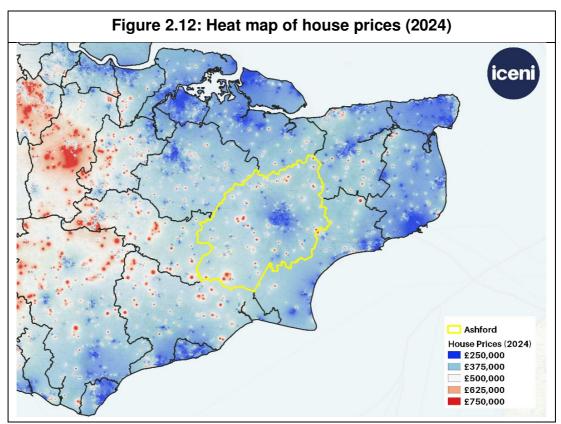


2.41 A similar alignment of prices is seen along the border with Folkestone & Hythe. This is also a rural area, suggesting it is not a mix of stock issue that is a key driver of the difference.



Source: ONS House Price Statistics for Small Areas

- 2.42 The figure below further considers housing costs in Ashford and Kent, mapping prices paid for all types of residential property in 2024. The heatmap shows that on a wider scale, the influence proximity to London has on housing costs does not reach as far south as Ashford. With Sevenoaks, as well as parts of Tonbridge and Malling and Tunbridge Wells, seeing very high costs, a trend that does appear to dissipate around Maidstone.
- 2.43 At a borough level, the heatmap indicates that Ashford town centre does see lower costs overall when compared to other areas, with parts of the rural areas seeing higher costs. A dynamic not too dissimilar to other neighbouring areas such as Maidstone and Canterbury, which also see lower costs in urban areas compared to the rural. The difference is that costs in Ashford's rural areas do appear to be slightly higher, particularly in the north and west of the borough, than in locations such as Maidstone or Canterbury, where hotspots are not quite as prominent.



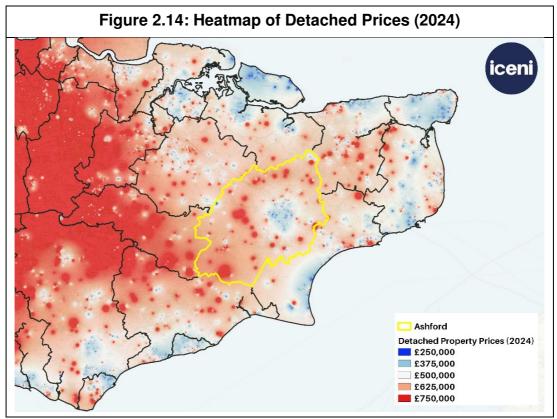
Source: Iceni analysis of Land Registry Data

2.44 The figure below shows the same metric for only semi-detached properties, which negates any issues of mix. This shows a slightly clearer difference in locations across Ashford, with a large portion of the west of the borough seeing higher costs. Much of the centre of the borough (including Ashford town) sees lower costs overall for semi-detached properties.

Source: Iceni analysis of Land Registry Data

- 2.45 Looking then at costs for detached dwellings, the figure below shows the split between costs in urban and rural areas is very apparent here, with a ring of higher property costs encircling Ashford town.
- 2.46 Although a large portion of the borough sees higher costs overall, this does appear to be slightly more pronounced in the south and west of the borough.





Source: Iceni analysis of Land Registry Data

## **Drawing the Evidence Together**

- 2.47 There are clear migratory links between Ashford and Folkestone and Hythe, with Gross Migration between the two areas far exceeding other neighbouring boroughs such as Maidstone and Canterbury.
- 2.48 However, the self-containment rate for both Ashford and Folkestone and Hythe, in their own right, reach the typical 70% benchmark to be considered its own HMA.
- 2.49 Commuting patterns also indicate that Ashford is largely self-contained, with 64% of workers who do not work from home commuting internally within Ashford.
- 2.50 In terms of property prices, Ashford Town sees lower prices overall than the more rural areas of the borough. Equally, the town centre sees denser types of dwelling (terraced, semi-detached and flats), whereas the rural area sees a majority of detached dwellings.
- 2.51 This will contribute to the differences in overall price, but analysis of price-paid data for different property types indicates that costs for detached properties are higher in Ashford's rural areas.



- 2.52 In conclusion, the analysis presented herein does not suggest that the Ashford HMA boundary has changed and that it remains an HMA in its own right.
- 2.53 This is supported by the analysis of house price geography, commuting flows and migration patterns. Although the relationship between Ashford and Folkstone and Hythe remains strong and, the council should continue to cooperate with its neighbour on strategic matters such as housing, particularly given the coastal constraints Folkestone and Hythe faces.

#### **Sub-areas**

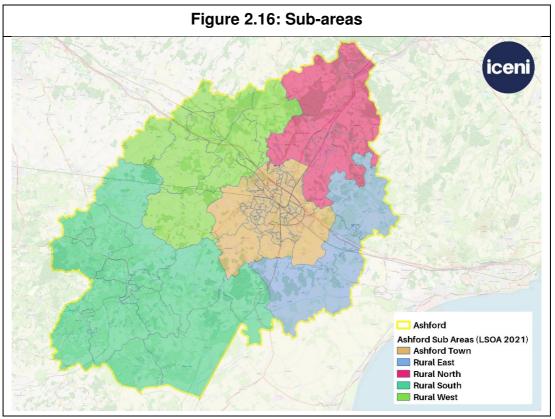
- 2.54 We have also identified sub-areas within Ashford which reflect slightly different housing markets and can be used to tailor locally specific policies.
- 2.55 As illustrated in previous maps, we see notable differences in where people work if they are not working from home or working in Ashford. This analysis splits the borough into four distinct areas.
- 2.56 There is also a significant range in house prices across the borough, with prices to the west being broadly higher than those to the east. The table below shows the median price by our suggested sub-areas, which reiterates and supports our findings.
- 2.57 Ashford Town sees the lowest overall costs, with the Rural West the highest. The Rural North and East also see high housing costs, with the Rural South sitting broadly in the centre of the overall range of costs.

Figure 2.15: Median Property Prices (2024)			
Sub Area Median Property Price (2024)			
Ashford Town	£300,000		
Rural East	£470,000		
Rural North £470,000			
Rural South £410,000			
Rural West	£500,000		

Source: Iceni analysis of Land Registry data



2.58 The suggested sub-areas are shown in the figure below, and these are built up from 2021 LSOAs, a full table of which can be found in the appendix. This is a slightly different definition from the previous study, not least because the LSOAs have changed.



Source: Iceni Projects

- 2.59 The Ashford Town sub-area boundary also seeks to take into account the housing growth happening in the south of the town.
- 2.60 Overall, each of these sub-areas, while seeing similarities in terms of property types and built form, do see differences in terms of prices and commuting patterns.

## Housing Market Geographies: Key Messages

- Analysis was completed to consider the Housing Market Area (HMA) for Ashford and links with other locations. The analysis also sets out sub-areas of the Borough.
- There are clear migratory links between Ashford and Folkestone and Hythe, with Gross Migration between the two areas far exceeding other neighbouring boroughs such as Maidstone and Canterbury. However, the self-containment rate for both Ashford and Folkestone and Hythe, in their own right, reach the typical 70% benchmark to be considered its own HMA.
- Commuting patterns also indicate that Ashford is largely self-contained, with 64% of workers who do not work from home commuting internally within Ashford.
- In terms of property prices, Ashford Town sees lower prices overall than the more rural areas of the borough. Equally, the town centre sees denser types of dwelling (terraced, semi-detached and flats), whereas the rural area sees a majority of detached dwellings. This will contribute to the differences in overall price, but analysis of price-paid data for different property types indicates that costs for detached properties are higher in Ashford's rural areas.
- Overall it is concluded that Ashford can be considered an HMA in its own right, which is the same conclusion as previous SHMA research in the area. This is supported by the analysis of house price geography, commuting flows and migration patterns. Although the relationship between Ashford and Folkstone and Hythe remains strong and, the council should continue to cooperate with its neighbour on strategic matters such as housing, particularly given the coastal constraints Folkestone and Hythe faces.
- When looking at smaller-area geographies in the Borough it was concluded there are five broad areas that should be used in analysis; this is the Ashford Town urban area, and rural areas split into four (North, South, East West).





# 3. Area Profile

#### Introduction

- 3.1 This section provides some background analysis about population and housing in Ashford, with data also provided for each of five sub-areas set out in the previous section. Data is compared with local, regional and national data as appropriate. The analysis can be summarised as covering three main topic headings:
  - Demographic baseline (including data on population age structure and changes)
  - Housing stock (including type and tenure)
  - Housing market (including data on house prices)

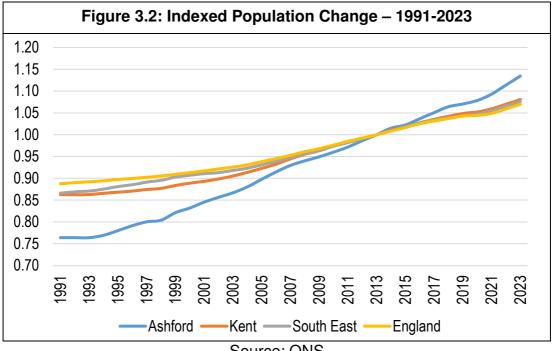
## **Population**

3.2 As of mid-2023 (the latest date for which ONS has published mid-year population estimates (MYE)), the population of Ashford is estimated to be 138,300; this is an increase of around 16,400 people over the previous decade (a 13% increase), which is notably higher than seen across the other areas studied.

Figure 3.1: Population change (2013-23)						
2013 2023 Change % change						
Ashford	121,850	138,283	16,433	13.5%		
Kent	Zent         1,490,021         1,610,251         120,230         8.1%					
South East 8,809,382 9,482,507 673,125 7.6%						
England	53,918,686	57,690,323	3,771,637	7.0%		

Source: ONS

3.3 The figure below shows an indexed population change back to 1991 (index to 1 in 2013). This shows population growth to have generally been stronger than seen in other areas throughout the period studied.



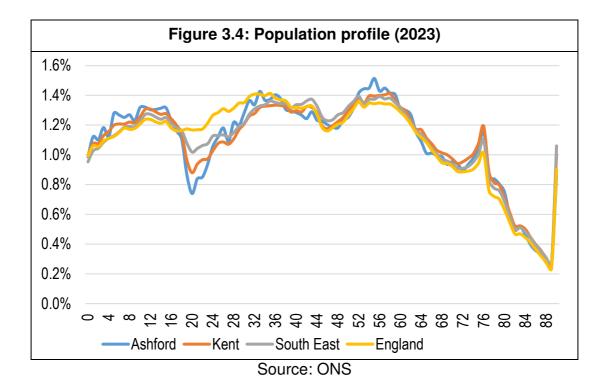
3.4 The table below shows the population in each of the sub-areas – this data is for 2022 (this being the latest available information at time of report drafting) – totals therefore differ from those above (which are for 2023). The analysis shows around two-thirds of the population as living in Ashford Town, with Rural South being the next largest area.

Figure 3.3: Population by sub-area (2022)						
Population % of population						
Ashford Town	89,688	66.1%				
Rural East	5,465	4.0%				
Rural North	6,897	5.1%				
Rural South	23,425	17.3%				
Rural West	10,266	7.6%				
Borough	135,741	100.0%				

Source: ONS

## **Age Structure**

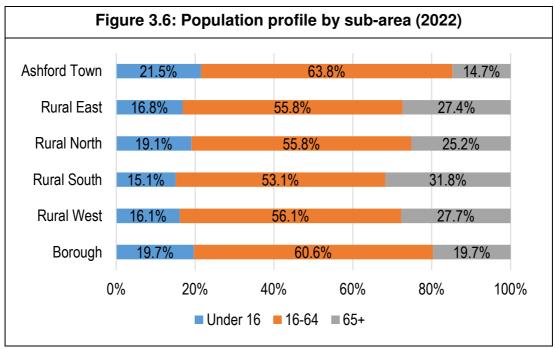
3.5 The figure below shows the age structure by single year of age (compared with a range of other areas). Overall, the population structure is broadly similar to that seen in other locations with key differences being in some younger age groups, notably a higher proportion of children (aged up to about 17/18) and a lower proportion of people in their late teens and early 20s – this latter observation will be linked to people moving away for further education although the data does also point to many of these returning over time.



3.6 The analysis below summarises the above information (including total population numbers for Ashford) by assigning population to three broad age groups (which can generally be described as a) children, b) working age and c) pensionable age). This analysis confirms the similar age structure but does highlight the slightly higher proportion of children (20% aged Under 16).

Figure 3.5: Population profile (2023) – summary age bands						
	Ashford		Kent	South	England	
				East	Liigiailu	
	Population	% of	% of	% of	% of	
	i opulation	population	population	population	population	
Under 16	27,227	19.7%	19.2%	18.6%	18.5%	
16-64	83,926	60.7%	60.3%	61.7%	62.9%	
65+	27,130	19.6%	20.5%	19.8%	18.7%	
All Ages	138,283	100.0%	100.0%	100.0%	100.0%	

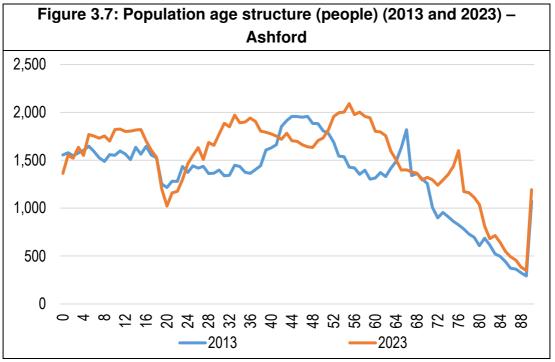
3.7 The figure below shows the population profile by sub-area (again for 2022). This shows some differences between locations - particularly with regard to the proportion of the population aged 65 and over - this ranges from 15% in Ashford Town, up to 32% in the Rural South area.



Source: ONS

## **Age Structure Changes**

3.8 The figure below shows how the age structure of the population has changed in the 10-year period from 2013 to 2023 – the data used is based on population so will also reflect the increase seen in this period. There have been some changes in the age structure, including increases in the population in their 50s; the number of people aged 65 and over also looks to have increased notably. Where there are differences, it is often due to cohort effects (i.e. smaller or larger cohorts of the population getting older over time.



Source: ONS

3.9 Again, the information above is summarised into the three broad age bands to ease comparison. This shows population increases in all age bands with the highest proportionate increase being amongst those aged 65 and over. However, in total population terms the key growth age group has been people aged 16-64 – this age group increasing by 9,300 people, accounting for 57% of all population change in the Borough.

Figure 3.8: Change in population by broad age group (2013-23) – Ashford						
2013 2023 Change % change						
Under 16	25,096	27,227	2,131	8.5%		
16-64	16-64 74,579 83,926 9,347 12.5%					
65+ 22,175 27,130 4,955 22.3%						
TOTAL	121,850	138,283	16,433	13.5%		

## **Components of Population Change**

- 3.10 The table below consider the drivers of population change from 2011 to 2023. The main components of change are natural change (births minus deaths) and net migration (internal/domestic and international). There is also an Unattributable Population Change (UPC) which is a correction made by ONS upon publication of Census data if population has been under or over-estimated (this is only calculated for the 2011-21 period). There are also 'other changes', which are variable (sometimes positive and sometime negative but generally small in size) these changes are often related to armed forces personnel, prisons or boarding school pupils.
- 3.11 The data shows natural change to generally be dropping over time there are still more births than deaths but the figures are more in balance than was seen a decade or so ago. Migration is variable, and always positive for internal (domestic) migration. For international net migration figures are much lower (and occasionally negative); however, the last two years for which data is available shows a notably higher level of international migration than had been seen generally in the past this being a consistent trend to that seen nationally.
- 3.12 The analysis also shows (for the 2011-21) period a small negative level of UPC (totalling around 100 people over the 10-year period), this suggests when the 2021 Census was published ONS had previously over-estimated population change. Overall, the data shows a continuing trend of increasing population throughout the period studied.

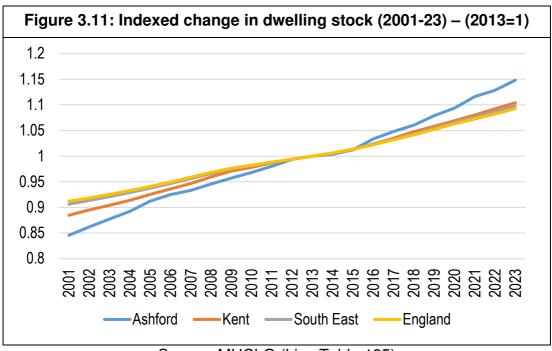
Figure 3.9: Components of population change, mid-2011 to mid-2023							
	- Ashford						
	Natural	Net	Net	Other	Other	Total	
	change	internal	intern-	changes	(unattri-	change	
		migratio	ational		butable)		
		n	migratio				
			n				
2011/12	613	972	207	22	-28	1,786	
2012/13	509	985	184	23	-42	1,659	
2013/14	464	1,031	350	-5	-8	1,832	
2014/15	399	278	243	15	-37	898	
2015/16	421	1,036	303	15	-28	1,747	
2016/17	519	997	208	2	-4	1,722	
2017/18	364	1,043	238	18	-11	1,652	
2018/19	186	427	136	10	6	765	
2019/20	159	817	-70	42	17	965	
2020/21	138	1,488	165	-32	31	1,790	
2021/22	295	1,198	1,027	0	0	2,520	
2022/23	47	1,172	1,315	8	0	2,542	

# **Housing Stock**

3.13 As of 2023 there were 58,300 dwellings in Ashford, an increase of 7,500 over the 10-year period from 2013 – this represents a 15% increase in the number of homes, notably higher than seen across a range of benchmark areas. The figure below the table shows dwelling completions to have consistently been above other areas going back to at least 2001.

Figure 3.10: Change in dwellings (2013-23)					
Dwellings Dwellings Change % change					
	(2013)	(2023)	Change % chan		
Ashford	50,755	58,281	7,526	14.8%	
Kent	641,728	708,630	66,902	10.4%	
South East 3,741,701 4,109,710 368,009 9.8%					
England	23,247,462	25,396,447	2,148,985	9.2%	

Source: MHCLG (Live Table 125)



Source: MHCLG (Live Table 125)

## **Completions**

3.14 In addition, the Council provided data about completions for the 2016-24 period, including data about affordable housing and the size of homes completed. The table below shows a total of 6,100 completions over the 8-year period, of which around 15% were affordable housing.

Figure 3.12: Total and affordable housing completions (2016-24) –						
	Ash	ford				
	Total Affordable % as affordable					
	completions	housing	housing			
2016-17	696	148	21.3%			
2017-18	577	108	18.7%			
2018-19	880	106	12.0%			
2019-20	746	84	11.3%			
2020-21	1,088	165	15.2%			
2021-22	627	114	18.2%			
2022-23	1,001	121	12.1%			
2023-24	471	59	12.5%			
TOTAL	6,086	905	14.9%			

Source: Ashford Borough Council



3.15 In terms of the sizes of homes delivered the data showed a broad mix, although the data does not differentiate between broad tenures, so it is not possible to see if market and affordable housing has a very different mix. In addition, data on size was not available for around a quarter of homes. Excluding those cases where data was not available, the table below shows around half of homes as 1- and 2-bedroom units, with just over a quarter having 4 or more bedrooms.

Figure 3.13: Size of dwelling completed (2016-24) – Ashford					
	Total	% of completions	% excluding		
	completions	% of completions	unknown		
1-bedroom	793	13.0%	17.3%		
2-bedrooms	1,426	23.4%	31.1%		
3-bedrooms	1,114	18.3%	24.3%		
4-bedrooms	1,023	16.8%	22.3%		
5+-bedrooms	224	3.7%	4.9%		
Unknown	1,506	24.7%	-		
TOTAL	6,086	100.0%	100.0%		

Source: Ashford Borough Council

3.16 A similar analysis has been provided below about the tenure of affordable housing, again there were a number of cases where this information was not available. The table below shows just over half of homes to be in rented tenures, with the majority being for affordable rent, delivery of social rents accounts for only 15% of all affordable housing (excluding unknown).

Figure 3.14: Affordable housing tenure of dwelling completed (2016-						
	24) – Ashford					
Total affordable % of % excluding						
completions completions unknown						
Social rent	103	11.4%	14.5%			
Affordable Rent	281	31.0%	39.6%			
Shared ownership	Shared ownership         325         35.9%         45.8%					
Unknown 196 21.7% -						
TOTAL	905	100.0%	100.0%			

Source: Ashford Borough Council

#### **Vacant Homes**

3.17 By using Census data about the number of dwellings and households it is possible to estimate the number of vacant homes in the Borough and how this has changed from 2011 to 2021. In 2011, there were 47,787 households in the Borough, implying a vacancy rate of 3.9%; by 2021 there were 53,586 households and an implied vacancy rate of 5.4%. The number of vacant homes has increased by more than half over this period although an increase is also the general trend seen across other areas, the proportion of vacant homes nationally is estimated to have increased from 4.0% to 6.0% over the 2011-21 decade.

Figure 3.15: Number of dwellings, households and vacant dwellings (2011 and 2021						
2011 2021						
	Dwellings	49,747	56,653			
A =  = f = ;; = l	Households	47,787	53,586			
Ashford	Vacant	1,960	3,067			
	% vacant	3.9%	5.4%			
	Dwellings	633,329	693,170			
Kent	Households	605,638	648,393			
Kent	Vacant	27,691	44,777			
	% vacant	4.4%	6.5%			
	Dwellings	3,694,388	4,026,340			
South East	Households	3,555,463	3,807,967			
South East	Vacant	138,925	218,373			
	% vacant	3.8%	5.4%			
	Dwellings	22,976,066	24,927,591			
England	Households	22,063,368	23,436,086			
Liigialiu	Vacant	912,698	1,491,505			
	% vacant	4.0%	6.0%			

Source: ONS (Census)

3.18 The table below shows estimates of vacant homes by sub-area. There are some differences between locations, with areas outside of Ashford Town all seeing a higher proportion of vacant homes than the Borough average.



Figure 3.16: Estimated proportion of vacant homes by sub-area (2021)					
	Households	Dwellings	Vacant	% vacant	
Ashford Town	34,329	35,911	1,582	4.4%	
Rural East	2,220	2,381	161	6.8%	
Rural North	2,873	3,109	236	7.6%	
Rural South	10,033	10,730	697	6.5%	
Rural West	4,145	4,531	386	8.5%	
Borough	53,600	56,662	3,062	5.4%	

#### **Tenure**

3.19 The table below shows household tenure compared with a number of other locations. In a national context the analysis identifies a relatively high proportion of owner-occupiers, particularly owners with a mortgage (34% of households). The proportion of households living in the social rented sector is low in comparison with England, but in-line with County and regional figures. The size of the private rented sector is also slightly lower than seen in other locations.

Figure 3.17: Tenure (2021)							
	Ash	ford	Kent	South East	England		
	House-	% of	% of	% of	% of		
	holds	house-	house-	house-	house-		
	Holus	holds	holds	holds	holds		
Owns outright	18,032	33.7%	35.1%	34.3%	32.5%		
Owns with mortgage/loan	18,482	34.5%	32.4%	32.8%	29.8%		
Social rented	7,501	14.0%	13.6%	13.6%	17.1%		
Private rented	9,568	17.9%	19.0%	19.3%	20.6%		
TOTAL	53,583	100.0%	100.0%	100.0%	100.0%		

Source: 2021 Census

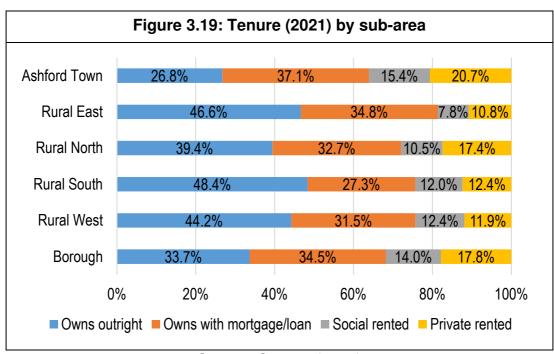
3.20 As well as looking at the current tenure profile, it is of interest to consider how this has changed over time; the table below shows data from the 2011 and 2021 Census. From this it is clear that there has been notable growth in the number of households who are outright owners and a more modest increase in owners with a mortgage. Both the social and private rented sectors have seen increases over time with the increase in the size of the private rented sector being quite high compared with the equivalent national figure (a 20% increase over the 2011-21 period).

Figure 3.18: Change in tenure (2011-21) – Ashford							
	2011	2021 Change		%	% of		
	2011	2021	Change	change	change		
Owns outright	15,200	18,032	2,832	18.6%	48.9%		
Owns with	18,123	18,482	359	2.0%	6.2%		
mortgage/loan	10,123	10,402	339	2.0 /6	0.2 /6		
Social rented	6,915	7,501	586	8.5%	10.1%		
Private rented	7,549	9,568	2,019	26.7%	34.8%		
TOTAL	47,787	53,583	5,796	12.1%	100.0%		

Source: Census (2011 and 2021)

3.21 The figure below shows the tenure split by sub-area – this shows owner-occupation to be the main tenure in all areas. The proportion of households living in social rented housing is fairly low in the more rural locations. There are variations in the proportion of households living in the private rented sector, ranging from 11% in Rural East, up to 21% in Ashford Town.





#### **Dwelling Type**

3.22 The 2021 Census shows that detached homes were the most common dwelling type within Ashford at 33% of total dwelling stock, with 31% of the stock being semi-detached. The proportion of detached homes is notably above the County, national and regional averages for this built-form. The proportion of flats/maisonettes is fairly low in comparison to other areas – 13% of all dwellings are flats compared with 22% nationally.



Figure 3.20: Accommodation type (2021)						
	Ashford		Kent	South East	England	
	House-	% of	% of	% of	% of	
	holds	house-	house-	house-	house-	
		holds	holds	holds	holds	
Detached	17,509	32.7%	25.4%	28.0%	22.9%	
Semi- detached	16,430	30.7%	31.4%	28.4%	31.5%	
Terraced	11,909	22.2%	23.5%	21.3%	23.0%	
Flat	7,019	13.1%	18.8%	21.6%	22.2%	
Other	713	1.3%	0.8%	0.7%	0.4%	
TOTAL	53,580	100.0%	100.0%	100.0%	100.0%	

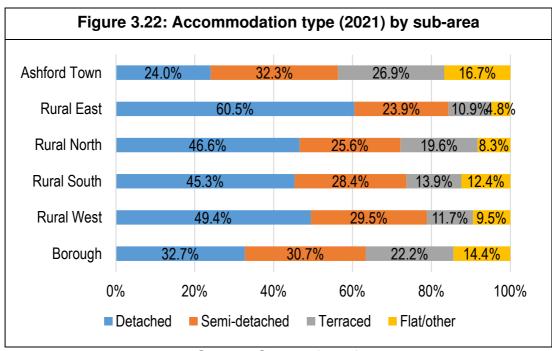
3.23 The Census can also be used to look at changes in dwelling types over the 2011-21 decade. This shows increases for all built-forms with the number of flats increasing by 36% - this represents 36% of additional dwellings, a notably higher proportion than there are already in the stock.

Figure 3.21: Change in accommodation type (2011-21) – Ashford						
	2011	2021	Change	% change	% of	
	2011	2021	Onlange	78 Change	change	
Detached	15,899	17,509	1,610	10.1%	27.8%	
Semi-	14,652	16,430	1,778	12.1%	30.7%	
detached	14,002	10,400	1,770	12.170	JU.1 /6	
Terraced	11,562	11,909	347	3.0%	6.0%	
Flat/other	5,674	7,732	2,058	36.3%	35.5%	
TOTAL	47,787	53,580	5,793	12.1%	100.0%	

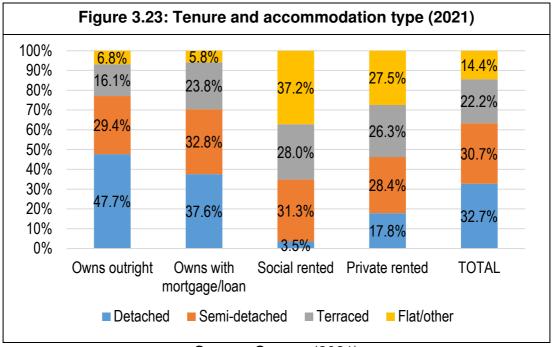
Source: Census (2011 and 2021)

3.24 The figure below shows accommodation type and sub-area – this shows considerable differences between locations. Proportions of detached housing vary from 24% in Ashford Town up to 60% in Rural East – semi-detached homes are the most common dwelling type in Ashford Town. There are relatively few flats in any location in the Borough, the highest proportion (of 17% in Ashford Town) still being some way below the national average proportion of flats.





3.25 The figure below shows a cross-tabulation of tenure and accommodation type. This clearly shows the majority of owners as living in detached or semi-detached homes, whereas the social rented sector is more heavily concentrated on flats – only 6% of all owners live in a flat compared with 37% in the social rented sector and 27% for private rented housing.



Source: Census (2021)

## **Bedrooms (accommodation size)**

3.26 The analysis below shows the number of bedrooms available to households as of the 2021 Census. Generally, the size profile in Ashford is one of slightly larger homes with 26% of homes having 4+-bedrooms – this compares with just 21% nationally. Overall, the average number of bedrooms in a home is 2.84, higher than the County (2.74), regional (2.76) and national (2.71) average. The actual average number of bedrooms will actually be higher than these figures as the Census data has a cut-off at 4+-bedrooms (and for the purposes of calculating an average 4+-bedroom homes are treated as having 4-bedrooms).

Figure 3.24: Number of bedrooms (2021)						
	Ashford		Kent	South East	England	
	House-	% of	% of	% of	% of	
	holds	house-	house-	house-	house-	
		holds	holds	holds	holds	
1-bedroom	4,338	8.1%	10.6%	11.6%	11.6%	
2-bedrooms	13,648	25.5%	27.5%	25.9%	27.3%	
3-bedrooms	21,748	40.6%	39.0%	37.5%	40.0%	
4+-bedrooms	13,849	25.8%	22.9%	25.0%	21.1%	
TOTAL	53,583	100.0%	100.0%	100.0%	100.0%	
Average bedrooms	2.84		2.74	2.76	2.71	

Source: Census (2021)

3.27 The table below shows how the number of bedrooms has changed over the 2011-21 decade for the whole of the Borough. This shows that approaching two-fifths of the change is accounted for by 4+-bedroom homes, with increases also seen for other dwelling sizes. The analysis points to homes with 3-bedrooms seeing the smallest proportionate increase and a total of 59% of the change in dwellings is accounted for by homes with 3+-bedrooms.



Figure 3.25: Change in dwelling size (2011-21) – Ashford						
	2011 2021 Change % change ch					
1-bedroom	3,664	4,338	674	18.4%	11.6%	
2-bedrooms	11,924	13,648	1,724	14.5%	29.7%	
3-bedrooms	20,532	21,748	1,216	5.9%	21.0%	
4+-bedrooms	11,667	13,849	2,182	18.7%	37.6%	
TOTAL	47,787	53,583	5,796	12.1%	100.0%	

Source: Census (2011 and 2021)

## **Overcrowding and Under-Occupation**

3.28 The analysis below studies levels of overcrowding and under-occupation – this is based on the bedroom standard with data taken from the 2021 Census. The box below shows how the standard is calculated, this is then compared with the number of bedrooms available to the household (with a negative number representing overcrowding and a positive number being under-occupation). Households with an occupancy rating of +2 or more have at least two spare bedrooms.

#### **Bedroom Standard**

For the purposes of the bedroom standard a separate bedroom shall be allocated to the following persons –

- (a) A person living together with another as husband and wife (whether that other person is of the same sex or the opposite sex)
- (b) A person aged 21 years or more
- (c) Two persons of the same sex aged 10 years to 20 years
- (d) Two persons (whether of the same sex or not) aged less than 10 years
- (e) Two persons of the same sex where one person is aged between 10 years and 20 years and the other is aged less than 10 years
- (f) Any person aged under 21 years in any case where he or she cannot be paired with another occupier of the dwelling so as to fall within (c), (d) or (e) above.

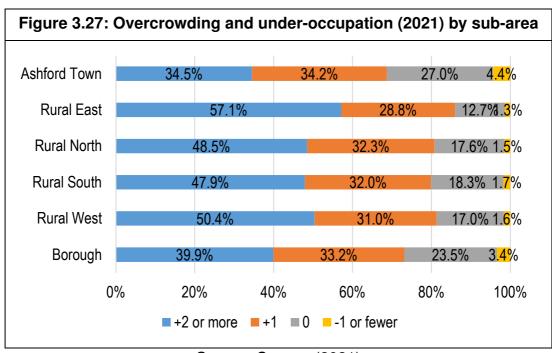
3.29 The analysis shows that levels of overcrowding in Ashford are low in a national context with only 3.4% of households being overcrowded in 2021 (compared with 4.4% nationally). This level of overcrowding is however in-line with the County and regional average. Levels of under-occupation are also relatively high with around 40% of households having a rating of +2 or more – this is slightly higher than seen in other areas.

Figure 3.26: Overcrowding and under-occupation (2021) – bedroom						
		stan	dard			
	Ash	ford	Kent	South	England	
	71011	1010	rtont	East	England	
	Number of	% of	% of	% of	% of	
	house-	house-	house-	house-	house-	
	holds	holds	holds	holds	holds	
+2 or more	21,396	39.9%	36.8%	38.1%	35.6%	
+1	17,787	33.2%	33.8%	32.4%	33.2%	
0	12,578	23.5%	25.9%	26.1%	26.8%	
-1 or fewer	1,821	3.4%	3.6%	3.4%	4.4%	
TOTAL	53,582	100.0%	100.0%	100.0%	100.0%	

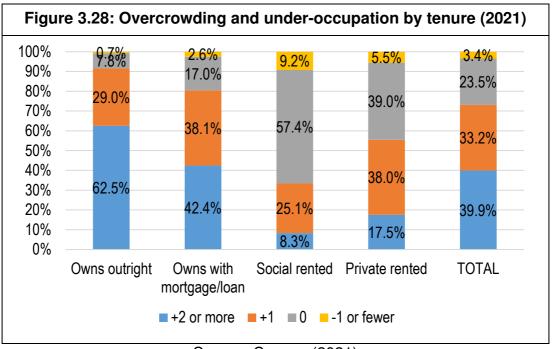
Source: Census (2021)

3.30 The figure below shows overcrowding and under-occupation by sub-area. This shows a very different pattern in Ashford Town compared with the four rural sub-areas. In Ashford Town, an estimated 4.4% of households are overcrowded, with a highest figure of 1.7% (in Rural South) being seen across the other four areas. Under-occupation (households with at least two spare bedrooms) is around of 50% of households in all areas apart from Ashford Town, which sees a figure of 35%.





3.31 The figure below shows overcrowding and under-occupation by tenure. This shows low levels of overcrowding in the owner-occupied sector, particularly outright owners with the highest level being seen in social rented housing (at 9% of all households). Levels of under-occupation are also high in the owner-occupied sector and much lower for social rented homes.



Source: Census (2021)

3.32 The table below shows how levels of overcrowding and under-occupancy have changed in the 2011-21 decade. This shows a significant increase in the number of overcrowded households, increasing by over 30% in a decade.

Figure 3.29: Change in overcrowding and under-occupation (2011-21)								
	<ul><li>Ashford</li></ul>							
	2011	2021	Change	% change				
+2 or more	19,309	21,396	2,087	10.8%				
+ 1	16,510	17,787	1,277	7.7%				
0	10,576	12,578	2,002	18.9%				
-1 or fewer	1,392	1,821	429	30.8%				
TOTAL	47,787	53,582	5,795	12.1%				

Source: Census (2011 and 2021)

3.33 Focussing on overcrowding, the table below shows changes in the 2011-21 decade by tenure. This shows an increase in the number of overcrowded households in all sectors, including a 45% increase in social rented housing and 29% in the private rented sector.

Figure 3.30: Change in overcrowding by tenure (2011-21) – Ashford							
	2011 2021 Change % change						
Owner-occupied	506	602	96	19.0%			
Social rented	479	693	214	44.7%			
Private rented	407	526	119	29.2%			
TOTAL	1,392	1,821	429	30.8%			

Source: Census (2011 and 2021)

#### **House Prices**

3.34 In the year to September 2024 the median (resale) house price in Ashford was £327,500 – this is below the average seen in Kent and the South East region but around 15% higher than the equivalent figure for England.

Figure 3.31: Median House Prices (Year ending September 2024) – existing dwellings				
	Price	Difference from		
	FIICE	England		
Ashford	£327,500	+15%		
Kent	£339,725	+19%		
South East	£370,000	+30%		
England	£285,000			

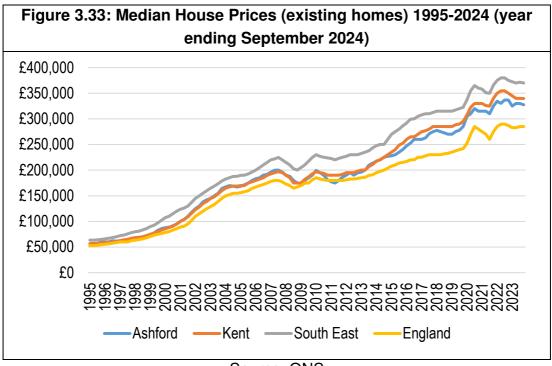
3.35 The table below shows median prices by dwelling type. This again shows some notable differences between prices in Ashford and other locations. When compared with the national position, the main differences are for flats (notably higher prices nationally) and detached homes. For flats the national figures are likely to be influenced by prices of flats in London. When comparing with Kent and the South East the data shows lower average prices for all dwelling types.

Figure 3.32: Median House Prices (year to September 2024) – existing						
		home	es			
	Flat/ Maison- ette	Terraced	Semi- Detached	Detached	All Sales	
Ashford	£175,000	£270,000	£330,000	£507,500	£327,500	
Kent	£198,000	£300,000	£360,000	£535,000	£339,725	
Differential	£23,000	£30,000	£30,000	£27,500	£12,225	
South East	£218,000	£322,500	£395,000	£595,000	£370,000	
Differential	£43,000	£52,500	£65,000	£87,500	£42,500	
England	£228,000	£235,000	£270,000	£425,000	£285,000	
Differential	£53,000	-£35,000	-£60,000	-£82,500	-£42,500	

Source: ONS

#### **House Price Changes**

3.36 The figure below shows growth in the median house price over the period since 1995. House prices in Ashford closely followed the national trend across England over time, with stronger price growth in the pre-recessionary period between 2003 and 2008, a dip during the recession and a strong increase to 2020 before seeing some variation over the last four years or so.



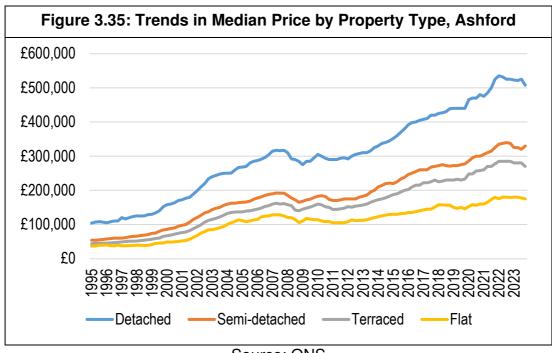
3.37 Relative to other areas, percentage house price increases in Ashford have been lower than seen across Kent, in-line with the South East and slightly above the national position. In actual cost terms, the change in Ashford has been lower than across Kent and the South East (but again above the figure for England).

Figure 3.34: Median House Price Change 2014 to 2024 – existing							
	homes						
	Year ending	Year ending					
	September	September	Change	% change			
	2014	2024					
Ashford	£213,500	£327,500	£114,000	53%			
Kent	£211,000	£339,725	£128,725	61%			
South East	£243,500	£370,000	£126,500	52%			
England	£191,000	£285,000	£94,000	49%			

Source: ONS

3.38 Trends in the values of different types of properties in Ashford are shown in the figure below. It shows that in the longer-term, the strongest value growth has been for detached properties although all dwelling types have seen increased values. It is also notable that all dwelling types saw a drop in price through the early part of the 2008 recession, but that detached homes look to have been particularly affected by this.





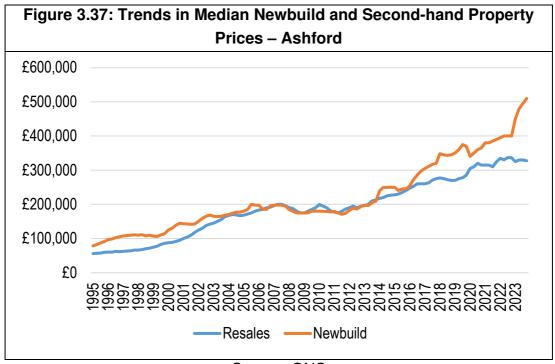
3.39 The table below shows data for the last decade (to September 2024) – this shows most house types increasing by a broadly similar percentage, with the percentage increase for flat being somewhat lower in both percentage and actual cost terms.

Figure 3.36: Median House Price Change 2014 to 2024 by dwelling						
type – Ashford – existing dwellings						
	Year ending	Year ending				
	September	September	Change	% change		
	2014	2024				
Detached	£325,000	£507,500	£182,500	56%		
Semi-detached	£200,000	£330,000	£130,000	65%		
Terraced	£169,000	£270,000	£101,000	60%		
Flat	£120,000	£175,000	£55,000	46%		

Source: ONS

3.40 The analysis above has focussed on house prices for existing dwellings. It is also of interest to look at newbuild prices with the figure below showing the median existing and newbuild price (across all types) back to 1995. The newbuild price can be quite variable as it is influenced by the number of sales.

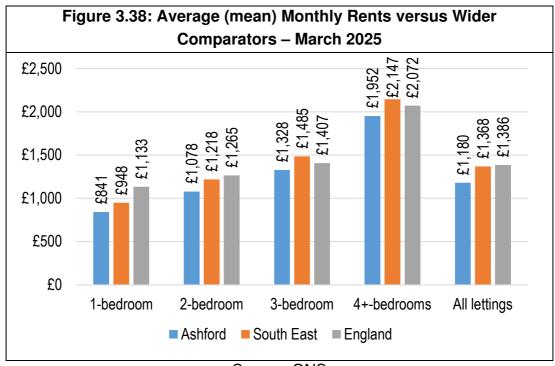
3.41 Looking at data for the past 10-years or so, it is clear there is consistently a notable 'premium' (difference) between new and second-hand sales. For the most recent period available (year to September 2024) the average newbuild price stood at £510,000, some £182,500 more than the average existing home – this is also equivalent to a newbuild premium of 56%.



Source: ONS

#### **Private Rental Values**

3.42 The analysis below reviews current private rents in Ashford against the regional and national average. The data is drawn from the ONS Price Index of Private Rents and is based on a mean average of existing tenancies in the private rented sector. The figure shows an average rent across all properties of around £1,180 per month, slightly below both the regional (£1,368) and equivalent national figure (£1,386 per month). By size, the data shows a range of average costs from around £841 for a 1-bedroom home, up to £1,952 for homes with four or more bedrooms.



3.43 Analysis below has also sought to consider rental trends over the last 10-years. The evidence indicates that over this period rents have grown by an average of 55% with all dwelling sizes seeing a similar percentage change. The 55% increase in rents compares with a similar 53% increase in house prices (existing dwellings).

Figure 3.39: Mean Rental Change in Ashford, 2015 – 2025						
	March 2015	March 2025	Change	% Change		
1-bedroom	£534	£841	£307	57%		
2-bedrooms	£700	£1,078	£378	54%		
3-bedrooms	£849	£1,328	£479	56%		
4+-bedrooms	£1,267	£1,952	£685	54%		
All Lettings	£760	£1,180	£420	55%		

Source: ONS

# **Consultation with Estate and Letting Agents**

#### Sales

3.44 Overall, the sales market in Ashford was considered to be busy. Agents reported that while the market had initially slowed after interest rates increased, it had begun to pick up again.

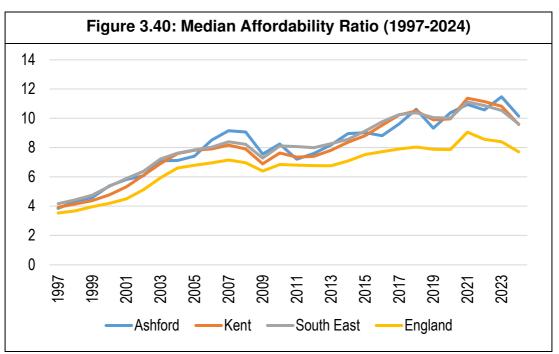
- 3.45 Generally, agents considered property prices to have fallen slightly over the past few years, again putting this down to interest rate changes, but emphasised the importance of ensuring properties are priced right in the first instance.
- 3.46 Agents were positive on the outlook for the sales market in light of further interest rate cuts expected and had seen signs of activity and prices increases.
- 3.47 Agents reported buyers in Ashford to be a mix of families and young couples as well as downsizers. Most buyers were from the local area or were generally moving from other locations in Kent. Most were seeking 2 or 3-bedroom properties with one agent stating that 3-beds were slightly more popular.
- 3.48 The type of property was less of a concern for those seeking a home in Ashford, although agents thought that flats were generally less attractive than houses.

## Lettings

- 3.49 The rental market in Ashford was described as very active by agents with more prospective tenants than properties available to let.
- 3.50 Agents reported witnessing some landlords leaving the market where interest rates, taxation changes and uncertainty around the impact of the Renters Reform bill had impacted overall profit. As a result, average rental costs in Ashford have increased as supply stalls and demand continues. Agents were also concerned that this could be made worse when the Renters Reform Bill is passed into law.
- 3.51 Agents reported particular demand for two-bed properties, houses were generally seen as preferable, but flats in central locations also let well.
- 3.52 Overall, the time on the market for rental stock in Ashford is very short with some properties not even being marketed before they are let.

## **Market Affordability**

- 3.53 The figure below shows median workplace-based affordability ratios over time. This is the ratio between median house prices and median earnings of those working in the Borough Council area. In all areas affordability worsened between 1997 and around 2008 before dropping notably. Since about 2011 the affordability ratio nationally has been increasing, with the same trend (but more marked) being seen in Ashford and also the region and County. In all areas the last year for which data is available shows a decline in the affordability ratio.
- 3.54 Over the 2014-24 decade the affordability ratio in Ashford has increased from 8.95 to 10.15 a 13% increase. Nationally, the ratio over the same period went from 7.09 to 7.71 a 9% increase. The ratios for both Kent and the South East also increased over this period (by 15% and 12% respectively).



Source: ONS, Housing Affordability in England and Wales

## **Area Profile: Key Messages**

- Analysis was carried out to provide background information about population and housing in Ashford. Data is compared with local, regional and national data as appropriate. The analysis can be summarised as covering three main topic headings:
  - Demographic baseline (including data on population age structure and changes):
  - Housing stock (including type and tenure); and
  - Housing market (including data on house prices)
- As of mid-2023, the population of Ashford is 138,300 and since 2013 the
  population has grown by around 13% which is a faster rate of growth to that seen
  in other areas (County, region and nationally).
- The age structure of the population is similar to other areas although there are fewer people aged in their 20s and 30s (linked to people moving away for further education. Over the past decade, the Borough has seen an ageing of the population, with the number of people aged 65 and over increasing by 22%; there have also been increases in the number of children and people of 'working-age' (taken to be 16-64).
- Population growth in the Borough is largely driven by internal migration moves from one part of the UK to another, with this being particularly strong over the past three years for which data is available (2020-23). International net migration has also been recorded as being high over the last two-years (2021-23).
- ONS dwelling stock data indicates there were 58,300 dwellings in the Borough as
  of 2023, a net increase of 7,500 dwellings between 2013 and 2023. As with
  population growth, rates of change in dwelling numbers have been notably higher
  to the levels seen across other benchmark areas.
- Some 68% of all households in the Borough are owner-occupiers, higher than the
  national average of 62% (and in-line with the Kent and South East average),
  consequently the proportion of households living in the social rented (14%) and to
  a lesser extent private rented (18%) sectors is lower than nationally.
- The housing stock sees a relatively high proportion of detached homes, making up 33% of all dwellings (23% nationally) and related to this the stock is generally larger in nature, with around 26% having 4+-bedrooms. Again linked to this, the Borough sees high levels of under-occupancy, with 40% of all households living in homes with at least two spare bedrooms. Levels of overcrowding are relatively low (at 3.4% of all households) although this is a similar level to that seen in the County and regionally.



# Area Profile: Key Messages (cont...)

- In the year to September 2024 the median house price (existing dwellings) in Ashford was around £327,500. This is below the median house price for Kent and the South East, but is 15% above the national average. Prices have also been increasing significantly, rising by 53% (£114,000) over the decade to September 2024 this level of house price change is higher than seen nationally.
- The Borough sees similar patterns when compared with other areas in terms of private rental costs, with the mean private rent for a 2-bedroom home standing at £1,078 per month in March 2025 (around £1,218 across the South East and £1,265 nationally). Over the past decade, rents have increased by around 55%, a similar level of increase in house prices over the same period.
- Overall, the data points to Ashford as relatively affluent area in a national context
  with higher house prices and large proportions of households living in owneroccupied housing. The Borough also sees a housing mix of larger and detached
  homes. The analysis points to relatively high levels of housing demand. This can
  be seen in analysis of house prices and strong levels of delivery. That said, there
  are clearly issues suggested by the data. In particular, the relative lack of social
  rented housing means it will be difficult for the Council to meet affordable housing
  needs when they arise.
- The analysis also looked at how key data varied across different parts of the Borough. There are some differences between areas with Ashford Town in particular showing a younger population, higher proportions of social rented housing and higher levels of overcrowding.





# 4. Overall Housing Need

#### Introduction

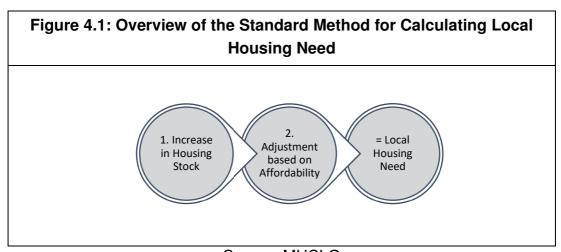
- 4.1 This section of the report considers overall housing need set against the NPPF and Planning Practice Guidance (PPG) specifically the Standard Method for assessing housing need a need for 971 dwellings per annum. The method used has been to develop a trend-based projection and then flex levels of migration to and from the Borough so there is a sufficient population to fill the suggested number of homes. The projections look at the 2023-42 period and draws on data in the previous section about local population trends.
- 4.2 Before its publication the policy objectives of the 2024 NPPF consultation in terms of housing were clear, including to:
  - get Britain building again, to build new homes, create jobs, and deliver new and improved infrastructure;
  - take a brownfield first approach and then release low-quality grey belt land, while preserving the Green Belt;
  - boost affordable housing, to deliver the biggest increase in social and affordable housebuilding in a generation;
  - bring home ownership into reach, especially for young first-time buyers; and
  - promote a more strategic approach to planning, by strengthening cross-boundary collaboration, ahead of legislation to introduce mandatory mechanisms for strategic planning;
- 4.3 The consultation also noted that 'We must deliver more affordable, well-designed homes quickly. We are changing national policy to support more affordable housing, including more for Social Rent, and implementing golden rules to ensure development in the Green Belt is in the public interest. Promoting a more diverse tenure mix will support the faster build out we need'.
- 4.4 The Government's Standard Method seeks to support the ambition to deliver 1.5 million homes over the next five years (300,000 per annum on average) with the method seeking to provide a 'more balanced distribution of homes across the country, by directing homes to where they are most needed and least affordable and ensure that all areas contribute to meeting the country's housing needs'. The Standard Method actually sums to 370,000 homes per annum nationally (across England).



- 4.5 It is further suggested that 'High and rapidly increasing house prices indicate an imbalance between the supply of and demand for new homes, making homes less affordable. The worsening affordability of homes is the best evidence that supply is failing to keep up with demand'.
- 4.6 Looking beyond overall housing numbers, the NPPF seeks to deliver a high proportion of affordable housing, particularly social rented housing. This includes a recommendation on Green Belt land that 'in the case of schemes involving the provision of housing, at least 50% affordable housing, with an appropriate proportion being Social Rent, subject to viability'.

#### **The Standard Method**

4.7 The starting point for this is the standard methodology for calculating housing need, which is clearly set out by the Government in Planning Practice Guidance. The two-step process is set out in the figure below and worked through below.



Source: MHCLG

- 4.8 The Standard Method figures produce an estimate of 'housing need' and later in this section projections have been developed to consider the implications of housing delivery in line with this number.
- 4.9 The Standard Method is a simplified variation of the previous standard method. Step 1 seeks to grow the housing stock in each area by a flat 0.8% growth per annum.



4.10 Step 2 is an affordability uplift which uses an average of the last five years' affordability ratios and for each 1% the average ratio is above 5 the housing stock baseline is increased by 0.95%, with the calculation being as follows:

$$Adjustment\ Factor = \frac{Affordability\ Ratio - 5}{5}x0.95$$

Step One: Setting the Baseline

4.11 The first step in considering housing need against the standard method is to establish a baseline of housing stock. This is derived from Live Table 125 which is published annually (but also updated regularly). As of 2023 Ashford had 58,281 dwellings; the baseline is 0.8% of the existing housing stock for the area and this equates to 466 dwellings per annum.

# Step Two: Affordability Adjustment

- 4.12 The second step of the standard method is to consider the application of an uplift on the housing stock baseline, to take account of market signals (i.e. relative affordability of housing). The adjustment increases the housing need where house prices are high relative to workplace incomes. It uses the published median affordability ratios from ONS based on workplace-based median house price to median earnings ratio for the most recent five years.
- 4.13 The latest (workplace-based) affordability data relates to 2024 and was published by ONS in March 2025. For Ashford this and the previous four years had an average ratio of 10.70; based on the calculation set out above this results in an uplift of 108%. The table below sets out the Standard Method calculation.

Figure 4.2: Standard Method – April 2025				
	Ashford			
Total Dwelling Stock	58,281			
Step 1. Annual Dwellings Stock Increase (0.8%)	466			
Average Affordability Ratio (2020-24)	10.70			
Uplift	108%			
Step 2. Housing Need	971			

Source: MHCLG, 2024

# **Developing a Trend-based Projection**

- 4.14 The purpose of this section is to develop a trend-based population projection using the latest available demographic information this projection then being used as a base to develop an alternative scenario linking to the Standard Method. A key driver for developing a new projection is due to publication of 2021 Census data which has essentially reset estimates of population (size and age structure) compared with previous mid-year population estimates (MYE) from ONS (ONS has subsequently updated 2021 MYE figures to take account of the Census). In addition, as referenced above, a 2023 MYE is now available.
- 4.15 The projection developed looks at estimated migration trends over the past 5-years with this period being used as it is consistent with the time period typically used by ONS when developing subnational population projections.
- 4.16 Below, the general method used for each of the components and the outputs from the trend-based projection is set out. The population projection uses the framework of ONS subnational population projections (SNPP) as a start point. This means considering data on births, deaths and migration. The most recent ONS projections are 2018-based and therefore quite out-of-date, given there are now population estimates and components of change data up to 2023. The 2018-based projections are however used as a start point from which up-to-date projections can be developed.

## Natural Change

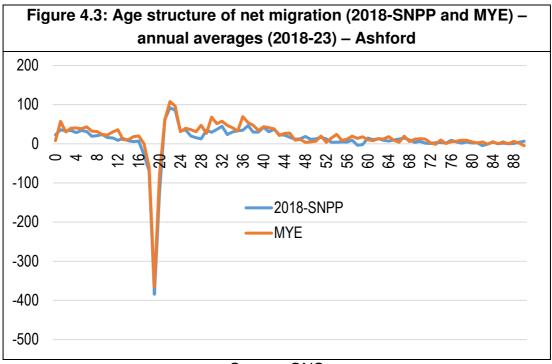
- 4.17 Natural change is made up of births and deaths and the analysis above has shown a general downward trend over time. To project trends forward, the analysis looks at each of births and deaths separately and compares projected figures in the 2018-SNPP with actual recorded figures in the MYE.
- 4.18 The analysis also takes account of differences between the estimated population size and structure in the 2018-SNPP compared with ONS MYE (up to 2023). Overall, it is estimated recent trends in fertility are slightly lower (around 10% lower than projected in 2018) and mortality rates are slightly higher (11% higher) when compared with data in the 2018-SNPP and so adjustments have been made on this basis.



#### **Migration**

- 4.19 The migration analysis looks separately at each of in- and out-migration and for internal and international migration all data being considered by sex and single year of age. Trend based projections do not typically simply project trends forward and can vary year by year, in part relating to how the population of other areas is projected to change. The approach used is to look at migration trends in the 2018-23 period and compare these with figures projected back in the 2018-SNPP for the same period. Adjustments are then be made to migration numbers to provide a best estimate of a future projection based on recent trends. This method will provide a realistic view of projected migration in the absence of being able to develop a full matrix of moves at a national level (as ONS would do).
- 4.20 Although the migration modelling uses in- and out-migration separately, the figure below looks at net migration to highlight the differences between the trend recorded by ONS for the 2018-23 period and the projected net migration in the 2018-SNPP. Overall, ONS recorded net migration (internal and international added together) at an average of 1,535 per annum, whilst the 2018-SNPP projected for there to be a lower level of net in-migration over the same period (an average of 926 per annum on average).
- 4.21 The figure below shows the age structure of net migration to be broadly similar in both the projections and the MYE with the main trend increase above projected figures being for people in their late 20s and 30s. These differences are reflected in the trend-based projection developed below.





Source: ONS

# Population Projection Outputs

4.22 The estimates of fertility, mortality and migration (including changes over time) have been modelled to develop a projection for the period to 2042 (the end of the plan period) from 2023. The table below shows overall projected population growth of around 25,300 people – an 18% increase from 2023 levels.

Figure 4.4: Projected population growth under a trend-based scenario						
- Ashford (2023-42)						
	Population	Population	Change	% change		
	2023	2042 Change 76 Change				
5-year trend	138,283	163,567	25,284	18.3%		

Source: JGC analysis

#### **Household Projections**

4.23 To understand what this means for housing need the population growth is translated into household growth using household representative rates and data about the communal (institutional) population. These have again been updated using data from the Census with the table below summarising the assumptions used.

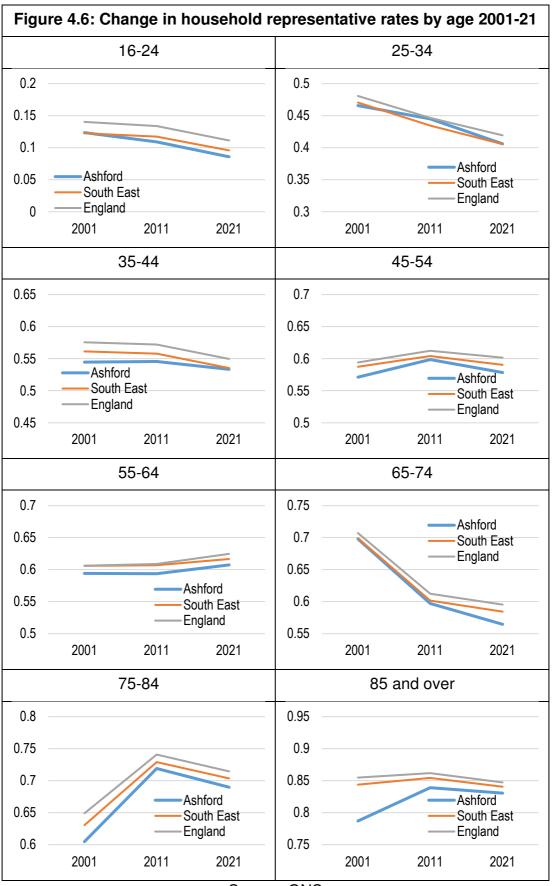


- 4.24 For the communal population, it is assumed actual numbers are held constant up to ages under 75, with the proportion of the population being used for 75+ age groups this approach is consistent with typical ONS projections.
- 4.25 In interpreting the table below (by way of examples) the data shows around 8.9% of females aged 85-89 live in communal establishments (i.e. are not part of the household population) whilst around 77% of males aged 50-54 are considered to be a 'head of household' (where they are living in a household).
- 4.26 Generally the HRRs increase by age, this is due to older people being more likely to live alone, often following the death of a spouse or partner.

Figure 4.5: Communal Population and Household Representative				
Rates from 2021 Census – Ashford				
Age	Communa	l population	Household R	epresentative
			Ra	tes
	Male	Female	Male	Female
0 to 15	37	31	-	-
16 to 19	53	0	0.022	0.020
20 to 24	15	1	0.135	0.153
25 to 29	14	6	0.400	0.283
30 to 34	22	9	0.613	0.336
35 to 39	20	1	0.715	0.342
40 to 44	24	15	0.751	0.359
45 to 49	17	14	0.750	0.393
50 to 54	22	10	0.766	0.423
55 to 59	28	8	0.792	0.435
60 to 64	15	16	0.759	0.452
65 to 69	20	14	0.684	0.420
70 to 74	24	18	0.725	0.455
75 to 79	0.010	0.015	0.801	0.529
80 to 84	0.020	0.045	0.846	0.652
85 to 89	0.044	0.089	0.867	0.781
90 or over	0.063	0.210	0.889	0.839

Source: Derived from Census 2021 (mainly Tables CT 106 and 107)

- 4.27 For household representative rates (HRRs) the figures are calculated at the time of the Census. If ONS follow the method used in their most recent projections for future releases then they are likely to build in the trend between the last three Census points (2001, 2011 and 2021). The figure below shows a summary analysis of the changes in HRRs by age.
- 4.28 Arguably the key groups to look at are younger age groups where there may have been a degree of suppression in household formation (due to affordability) and this does appear to be the case in Ashford particularly for those aged 25-34 and to a lesser extent 16-24 and 35-44. Continuing this trend in the projection would therefore potentially build in further suppression and would not be a positive reaction to the Standard Method seeking to improve affordability.
- 4.29 For some older age groups there does also appear to be a trend of increasing or decreasing HRRs particularly the 65-74 and 75-84 age groups (and mainly in the 2001-11 period). For these age groups it is considered that the 'trends' are more likely to be due to cohort effects rather than any trend that should be modelled moving forward.



Source: ONS



- 4.30 The approach to HRRs taken in this report for the trend-based projection is to hold figures constant at the levels shown in the 2021 Census. However, when considering a higher housing need (linking to the Standard Method) the possibility of some increases for younger age groups is modelled (i.e. to reduce or reverse supressed household formation) this is discussed in relation to the Standard Method projection below.
- 4.31 Applying the HRRs to the trend-based population projection shows a projected increase of 14,000 households over the 2023-42 period, at an average of 734 per annum.

Figure 4.7: Projected change in households – trend-based – Ashford						
	Households	Households	Change in	Per annum		
	2023 2042 households					
5-year trend	56,114	70,066	13,952	734		

# **Developing a Projection linking to the Standard Method**

- 4.32 As well as developing a trend-based projection it is possible to consider the implications of housing delivery in line with the Standard Method. The analysis below looks at how the population might change if providing this level of homes occurs. This is 971 dwellings per annum. A scenario has been developed which flexes migration to and from the Borough such that there is sufficient population for this level of additional homes to be filled each year.
- 4.33 Within the modelling, migration assumptions have been changed so that across the Borough the increase in households matches the housing need (including a standard 3% vacancy allowance). Adjustments are made to both in- and out-migration (e.g. if in-migration is increased by 1% then out-migration is reduced by 1%).



4.34 The analysis also considers Planning Practice Guidance (PPG) was revised in December 2024, alongside the new Standard Method and provides some indication of why the Government sees a need to increase housing delivery<sup>4</sup>. Paragraph 006 (Reference ID: 2a-006-20241212) states:

'Why is an affordability adjustment applied?

An affordability adjustment is applied as housing stock on its own is insufficient as an indicator of future housing need because:

- housing stock represents existing patterns of housing and means that all areas contribute to meeting housing needs. The affordability adjustment directs more homes to where they are most needed
- people may want to live in an area in which they do not reside currently, for example to be near to work, but be unable to find appropriate accommodation that they can afford.

The affordability adjustment is applied in order to ensure that the standard method for assessing local housing need responds to price signals and is consistent with the policy objective of significantly boosting the supply of homes. The specific adjustment in this guidance is set at a level to ensure that minimum annual housing need starts to address the affordability of homes.'

- 4.35 The previous PPG also stated that an affordability uplift is required because 'household formation is constrained to the supply of available properties new households cannot form if there is nowhere for them to live'.
- 4.36 Essentially, the Government considers that by providing more homes there is the opportunity for increased migration to an area to fill the homes whilst equally, one of Government's core objectives in planning for the delivery of 370,000 homes a year nationally is to improve affordability. Increased housing provision should provide the opportunity for additional household formation.
- 4.37 The modelling therefore considers the possibility of additional housing delivery allowing the opportunity for additional households to form. For the Standard Method projection it has been modelled that HRRs for age groups up to 44 could return to the levels seen in 2001 (and shown on the figure above).
- 4.38 In developing this projection a population increase of around 32,400 people is shown a 23% increase and higher than the trend-based projection (which is shown in the table below for context).

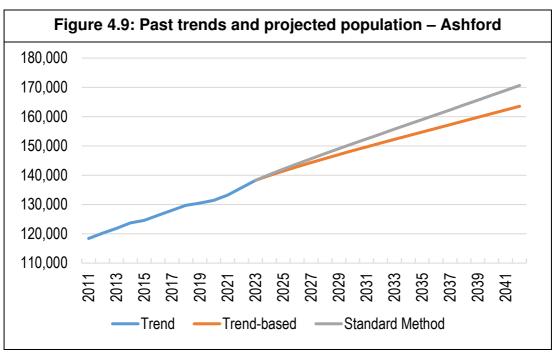
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<sup>&</sup>lt;sup>4</sup> https://www.gov.uk/guidance/housing-and-economic-development-needs-assessments

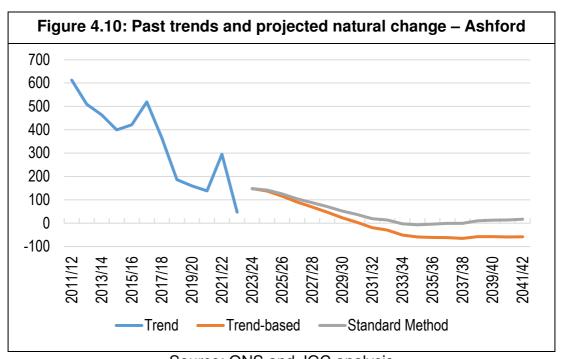
Figure 4.8: Projected population growth under a range of scenarios – Ashford (2023-42) Population Population Change % change 2023 2042 138,283 25,284 5-year trend 163,567 18.3% Standard Method 138,283 170,650 32,367 23.4%

- 4.39 Below are a series of charts showing past trends and projected population growth and key components of change for each of the projections developed. The first figure looks at overall population growth, before considering natural change and net migration.
- 4.40 The analysis suggests the population of Ashford could rise to 170,700 by 2042 (up from 138,300 in 2023) a 23.4% increase, or 1.2% per annum from 2023. Population growth is projected to average around 1,700 people per annum, which is almost identical to the level seen between 2011 and 2023 (an average of 1,660). The Standard Method would therefore be projected to see a broad continuation of past trends in population growth.

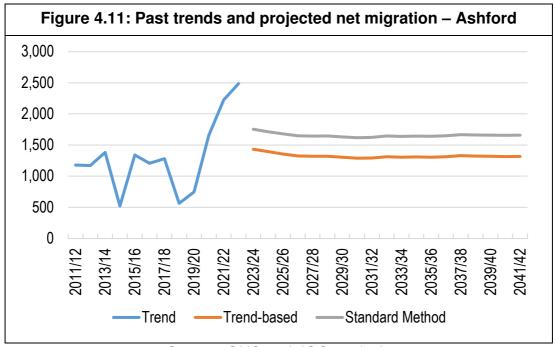


Source: ONS and JGC analysis

- 4.41 The main reason for the higher population growth (compared with the trend-based position) would be due to increased net in-migration, although the decline in natural change (births minus deaths) would also be projected to flattened off or reverse as the population rises (as there will be more females of child-bearing age).
- 4.42 The figures below show projected natural change and net migration under the scenarios. Focussing on net migration, the analysis suggests that with higher delivery linked to the Standard Method net migration would generally be at a level higher than typical past trends although below the levels seen over the past 2-3 years.



Source: ONS and JGC analysis



Source: ONS and JGC analysis

4.43 A final analysis compares age structure changes under each of these projections. In both cases the projections show an ageing of the population and that with higher growth there would be higher increases in the number of children and people of 'working-age' (16-64).

Figure 4.12:	Figure 4.12: Projected population change 2023 to 2042 by broad age bands – trend-based – Ashford							
	1		Ī	T				
	2023	2042	Change in	% change				
	population from 2023							
Under 16	27,227	28,194	967	3.5%				
16-64	83,926	83,926 95,943 12,017 14.3%						
65 and over	27,130 39,431 12,301 45.3%							
Total	138,283	163,567	25,284	18.3%				

Source: JGC analysis

Figure 4.13: Projected population change 2023 to 2042 by broad age bands – Standard Method – Ashford							
	2023	2042	Change in	% change			
	population from 2023						
Under 16	27,227	29,744	2,517	9.2%			
16-64	83,926 100,573 16,647 19.8%						
65 and over	5 and over 27,130 40,334 13,204 48.7%						
Total	138,283	170,650	32,367	23.4%			

# Relationship Between Housing and Economic Growth

- 4.44 The analysis to follow considers the relationship between housing and economic growth; seeking to understand what level of jobs might be supported by changes to the local labour supply (which will be influenced by population change). To look at estimates of the job growth to be supported, a series of stages are undertaken. These can be summarised as:
  - Estimate changes to the economically active population (this provides an estimate of the change in labour-supply);
  - Overlay information about commuting patterns, double jobbing (i.e. the fact that some people have more than one job) and potential changes to unemployment; and
  - Bringing together this information will provide an estimate of the potential job growth supported by the population projections.

# Growth in Resident Labour Supply

4.45 The approach taken in this report is to derive a series of age and sex specific economic activity rates and use these to estimate how many people in the population will be economically active as projections develop. This is a fairly typical approach with data being drawn in this instance from the Office for Budget Responsibility (OBR) – July 2018 (Fiscal Sustainability Report) – this data has then been rebased to information in the 2021 Census (on age, sex and economic activity).

4.46 The table below shows the assumptions made for the Borough. The analysis shows that the main changes to economic activity rates are projected to be in the 60-69 age groups – this will to a considerable degree link to changes to pensionable age, as well as general trends in the number of older people working for longer (which in itself is linked to general reductions in pension provision).

Figure 4	Figure 4.14: Projected changes to economic activity rates (2023 and					
2042) – Ashford						
		Males			Females	
	2023	2042	Change	2023	2042	Change
16-19	39.1%	39.6%	0.4%	43.9%	44.2%	0.4%
20-24	83.1%	82.9%	-0.2%	76.8%	76.7%	-0.1%
25-29	90.6%	90.6%	0.0%	79.9%	80.0%	0.0%
30-34	91.8%	91.8%	0.0%	79.5%	79.4%	0.0%
35-39	91.8%	91.4%	-0.4%	79.8%	81.4%	1.5%
40-44	91.3%	90.4%	-0.9%	82.6%	84.6%	2.1%
45-49	90.6%	89.7%	-0.9%	81.3%	85.2%	3.9%
50-54	88.9%	87.7%	-1.1%	77.5%	81.5%	4.0%
55-59	84.6%	84.0%	-0.6%	70.8%	72.9%	2.1%
60-64	72.5%	77.7%	5.2%	57.1%	63.5%	6.4%
65-69	37.1%	49.8%	12.7%	24.1%	37.3%	13.2%
70-74	14.6%	17.4%	2.8%	7.5%	14.4%	6.9%
75-89	6.7%	7.1%	0.4%	3.2%	5.9%	2.7%

Source: Based on OBR and Census (2021) data

- 4.47 In addition, a sensitivity has been developed where the EARs are held constant at 2021 levels. It is considered the sensitivity is reasonable given data (including from the Census) has shown activity rates to have not grown as they had previously been forecast to do.
- 4.48 Working through an analysis of age and sex specific economic activity rates it is possible to estimate the overall change in the number of economically active people in the area this is set out in the table below (linking to the 5-year trend based projections and the Standard Method).
- 4.49 The analysis shows that a trend-based projection results in growth in the economically-active population of up to 13,900 people a 20% increase. With the Standard Method the increase in the economically active population is projected to be up to 17,800 (26% increase).



Figure 4.1	Figure 4.15: Estimated change to the economically active population (2023-42) – Ashford				
				Total	
		Econom-	Econom-	change	
		ically	ically	in	%
		active	active	econom-	change
		(2023)	(2042)	ically	
				active	
Trend-	OBR EAR	69,442	83,341	13,899	20.0%
based	EAR no change	69,067	79,806	10,739	15.5%
Standard	OBR EAR	69,442	87,280	17,838	25.7%
Method	EAR no change	69,067	83,646	14,579	21.1%

# Linking Changes in Resident Labour Supply to Job Growth

- 4.50 The analysis above has set out potential scenarios for the change in the number of people who are economically active. However, it is arguably more useful to convert this information into an estimate of the number of jobs this would support. The number of jobs and resident workers required to support these jobs will differ depending on three main factors:
  - Commuting patterns where an area sees more people out-commute for work than in-commute it may be the case that a higher level of increase in the economically active population would be required to provide a sufficient workforce for a given number of jobs (and vice versa where there is net in-commuting);
  - Double jobbing some people hold down more than one job and therefore the number of workers required will be slightly lower than the number of jobs; and
  - Unemployment if unemployment were to fall then the growth in the economically active population would not need to be as large as the growth in jobs (and vice versa).

#### Commuting Patterns

4.51 The table below shows summary data about commuting to and from Ashford from the 2011 and 2021 Census. Data from both sources is used as the 2011 data is quite old, but the 2021 data could be influenced by the COVID-19 pandemic.

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- 4.52 Data from the 2011 Census shows a modest level of net out-commuting (around 5% more people living in the Borough and working than work in the Borough; by 2021 these figures were broadly in balance. This is shown as the commuting ratio in the final row of the table and is calculated as the number of people living in an area (and working) divided by the number of people working in the area (regardless of where they live).
- 4.53 When comparing the two sources it is worth reflecting on a large increase in the number of home workers (or those of no fixed workplace) in 2021 compared with 2011. In 2011, a total of 12,700 people were recorded as home workers or with no fixed workplace; in 2021 this figure had more than doubled (to 29,300). As the country has moved away from the pandemic, it is possible this figure has started to reduce slightly with possible implications on commuting dynamics.

Figure 4.16: Commuting Patterns – Ashford				
	2011	2021		
Live and Work in Borough	27,231	22,029		
Home Workers or No Fixed Workplace	12,744	29,303		
In Commute	15,051	11,980		
Out Commute	17,981	12,282		
Total Working in LA	55,026	63,312		
Total Living in LA and Working Anywhere	57,956	63,614		
Commuting Ratio	1.053	1.005		

Source: Census 2011, 2021

4.54 Given the latest commuting ratio is close to one, the assumption used below is for there to be a balanced (1:1) commuting ratio (i.e. the increase in the number of people working in the area is equal to the number of people living in the area who are working).



## **Double Jobbing**

4.55 The analysis also considers that a number of people may have more than one job (double jobbing). This can be calculated as the number of people working in the local authority divided by the number of jobs. Data from the Annual Population Survey (available on the NOMIS website) for the past 5-years (for which data exists) suggests across Ashford that typically about 4.1% of workers have a second job. It has therefore been assumed that around 4.1% of people will have more than one job moving forward – this means the number of jobs supported by the workforce will be around 4.1% higher than workforce growth. It has been assumed in the analysis that the level of double jobbing will remain constant over time.

#### **Unemployment**

4.56 The last analysis when looking at the link between jobs and resident labour supply is a consideration of unemployment. Essentially, this is considering if there is any latent labour force that could move back into employment to take up new jobs. The latest model-based unemployment data from the Annual Population Survey (for October 2023-September 2024) puts unemployment at around 3.7% which is a level that might be considered as close to full employment (noting there will always be some level of unemployment as people enter the labour market or move between jobs). No further adjustment is made to the data to take account of unemployment.

# Jobs Supported by Growth in the Resident Labour Force

4.57 The table below shows how many additional jobs might be supported by population growth under the different projection scenarios. It is estimated under the trend-based projection that between 11,200 and 14,500 additional jobs could be supported and with the Standard Method this range is higher (between 15,200 and 18,600 additional jobs) – all figures for the 2023-42 period.



Figure 4.	Figure 4.17: Jobs supported by demographic projections (2023-42) –				
		Ashford			
		Total change	Allowance for	Allowance for	
		in	double	net	
		economically	jobbing	commuting	
		active		(= jobs	
				supported)	
Trend-	OBR EAR	13,899	14,523	14,523	
based	EAR no change	10,739	11,221	11,221	
Standard	OBR EAR	17,838	18,640	18,640	
Method	EAR no change	14,579	15,234	15,234	

## **Overall Housing Need: Key Messages**

- The SHMA studied the overall housing need set against the NPPF and the framework of PPG specifically the Standard Method for assessing housing need. This shows a need for 971 dwellings per annum. This is based on 0.8% of the current stock of 58,281 (466) and an uplift for affordability of 108%.
- Taking the housing need number and using up-to-date demographic data (including ONS mid-year population estimates to 2023 and 2021 Census data) a bespoke population and household projection has been developed to look at the possible demographic implications of delivery of this number of homes each year from 2023 to 2042 (the end of the plan period).
- The method looked at the levels of migration likely to be needed to fill additional homes and also considered the possibility of greater levels of household formation amongst younger people (aged Under 45) – data having shown a reduction in household representation from the age groups going back at least 20-years.
- Overall, it is projected that the population might increase by 32,400 people over the 19-year period (a 23% increase) with there being a continued ageing of the population, as well as notable increases in the 'working-age' population (16-64).
- It was further estimated that population growth might be able to support somewhere in the region of 15,200 and 18,600 additional jobs as the economically active population increases over time.

# 5. Affordable Housing Need

#### Introduction

5.1 This section provides an assessment of the need for affordable housing in Ashford. The analysis follows the methodology set out in Planning Practice Guidance (Sections 2a-018 to 2a-024) and looks at the need from households unable to buy OR rent housing; and also from households able to afford to rent privately but not buy.

## **Affordable Housing Sector Dynamics**

- 5.2 The 2021 Census indicated that 14% of households in Ashford lived in social or affordable rented homes, with the sector accommodating around 7,500 households.
- 5.3 Data from the Regulator of Social Housing (RSH) for 2024 indicates that the Council and Registered Providers (RPs) owned 9,100 properties in the Borough, of which 79% were for general needs rent; 9% supported housing or housing for older people; and 12% low cost home-ownership homes (such as shared ownership properties).
- 5.4 The majority of general needs homes are rented out at social rents (86% of all Council owned homes and 74% of Registered Provider homes) and the rest at affordable rents.

Figure 5.1: Stock owned or Managed by the Council and Registered Providers – Ashford					
	LA	RP	Total	% of	
	LA NF TOTAL				
General needs rented	4,743	2,512	7,255	79.3%	
Supported/older persons housing	400	388	788	8.6%	
Low cost home ownership 19 1,085 1,104 12.19					
Total	5,162	3,985	9,147	100.0%	

Source: RSH Geographical Look-Up Tool 2024

As at April 2024, there were 1,457 households on the Council's Housing Register. In addition, data for September 2024 shows there were 231 households accommodated in temporary accommodation (some 53% (123 households) of these being households with children).

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## **Methodology Overview**

- The method for studying the need for affordable housing has been enshrined in Government practice guidance for many years, with an established approach to look at the number of households who are unable to afford market housing (to either rent or buy). In summary, the methodology looks at a series of stages as set out below:
  - Current affordable housing need (annualised so as to meet the current need over a period of time);
  - Projected newly forming households in need;
  - Existing households falling into need; and
  - Supply of affordable housing from existing stock
- 5.7 The first three bullet points above are added together to identify a gross need, from which the supply is subtracted to identify a net annual need for additional affordable housing. Examples of different affordable housing products are outlined in the box below.



# **Affordable Housing Definitions**

**Social Rented Homes** – are homes owned by local authorities or private registered providers for which rents are determined by the national rent regime (through which a formula rent is determined by the relative value and size of a property and relative local income levels). They are low cost rented homes.

**Affordable Rented Homes** – are let by local authorities or private registered providers to households who are eligible for social housing. Affordable rents are set at no more than 80% of the local market rent (including service charges).

**Rent-to-Buy** – where homes are offered, typically by housing associations, to working households at an intermediate rent which does not exceed 80% of the local market rent (including service charges) for a fixed period after which the household has the change to buy the home.

**Shared Ownership** – a form of low cost market housing where residents own a share of their home, on which they typically pay a mortgage; with a registered provider owning the remainder, on which they pay a subsidised rent.

**Discounted Market Sale** – a home which is sold at a discount of at least 20% below local market value to eligible households; with provisions in place to ensure that housing remains at a discount for future households (or the subsidy is recycled).

**First Homes** – a form of discounted market sale whereby an eligible First-time Buyer can buy a home at a discount of at least 30% of market value. Councils are able to set the discounts and local eligibility criteria out in policies.

#### **Affordability**

- 5.8 An important first part of the affordable needs modelling is to establish the entry-level costs of housing to buy and rent. The affordable housing needs assessment compares prices and rents with the incomes of households to establish what proportion of households can meet their needs in the market, and what proportion require support and are thus defined as having an 'affordable housing need'. For the purposes of establishing affordable housing need, the analysis focuses on overall housing costs (for all dwelling types and sizes).
- 5.9 The table below shows estimated current prices to both buy and privately rent a lower quartile home in the Borough (excluding newbuild sales when looking at house prices). Across all dwelling sizes the analysis points to a lower quartile price of £270,000 and a private rent of £1,100 per month.



Figure 5.2: Estimated lower quartile cost of housing to buy (existing dwellings) and privately rent (by size) – Ashford					
To buy Privately rent					
1-bedroom	£150,000	£900			
2-bedrooms	£205,000	£1,150			
3-bedrooms	£300,000 £1,400				
4-bedrooms	£420,000 £1,700				
All dwellings	£270,000	£1,100			

Source: Land Registry and Internet Price Search

5.10 The table below shows how prices and rents vary by location. The analysis shows some variation in prices and rents, with prices (and rents) estimated to be highest in Rural East; the lowest prices and rents are seen in Ashford Town.

Figure 5.3: Lower Quartile Prices and Market Rents, by sub-area				
	Lower quartile price	Lower Quartile rent,		
	(existing dwellings)	pcm		
Ashford Town	£250,000	£1,075		
Rural East	£375,000 £1,35			
Rural North	£355,000	£1,250		
Rural South	£345,000	£1,300		
Rural West	£350,000 £1,200			
Borough	£270,000	£1,100		

Source: Land Registry and Internet Price Search

5.11 Next it is important to understand local income levels as these (along with the price/rent data) will determine levels of affordability (i.e. the ability of a household to afford to buy or rent housing in the market without the need for some sort of subsidy). Data about total household income has been based on ONS modelled income estimates, with additional data from the English Housing Survey (EHS) being used to provide information about the distribution of incomes. Data has also been drawn from the Annual survey of Hours and Earnings (ASHE) to consider changes since the ONS data was published.

5.12 Overall, the average (mean) household income across Ashford is estimated to be around £60,300, with a median income of £50,200; the lower quartile income of all households is estimated to be £28,900. There are some difference between areas with the range of median incomes going from £47,300 in Ashford Town, up to £60,400 in Rural East.

Figure 5.4: Estimated average (median) household income by sub-						
	area					
Median income As a % of Borou						
	Wedian income	average				
Ashford Town	£47,300	94%				
Rural East	£60,400	120%				
Rural North	£55,700	111%				
Rural South	£54,500	108%				
Rural West	£57,800	115%				
Borough	£50,300	100%				

Source: JGC analysis

- 5.13 To assess affordability, two different measures are used; firstly to consider what income levels are likely to be needed to access private rented housing and secondly to consider what income level is needed to access owner occupation. This analysis therefore brings together the data on household incomes with the estimated incomes required to access private sector housing. For the purposes of analysis, the following assumptions are used:
  - Rental affordability a household should spend no more than 35% of their income on rent; and
  - Mortgage affordability assume a household has a 10% deposit and can secure a mortgage for four and a half times (4.5x) their income.

# **Need for Affordable Housing**

5.14 The sections below work through the various stages of analysis to estimate the need for affordable housing in the Borough and sub-areas. Final figures are provided as an annual need (including an allowance to deal with current need). As per 2a-024 of the PPG, this figure can then be compared with likely delivery of affordable housing.

# **Current Need**

5.15 In line with PPG paragraph 2a-020, the current need for affordable housing has been based on considering the likely number of households with one or more housing problems (housing suitability). The table below sets out estimates of the number of households within each category. This shows an estimated 3,800 households as living in 'unsuitable housing', with 76% of these being in Ashford Town. Around 700 of these (across the Borough) currently having no accommodation (homeless or concealed households).

Figure 5.5: Estimated number of households living in unsuitable							
	housing (or without housing)						
	Concealed and homeless households	Households in over- crowded housing	Existing affordable housing tenants in need	Households from other tenures in need	TOTAL		
Ashford Town	501	1,499	115	804	2,919		
Rural East	20	30	4	40	93		
Rural North	30	44	7	62	143		
Rural South	104	175	26	183	488		
Rural West	32	68	11	74	185		
Borough	686	1,816	163	1,164	3,829		

Source: JGC analysis

5.16 In taking this estimate forward, the data modelling next estimates the need by tenure and considers affordability. It is estimated that around three-fifths of those households identified above are unlikely to be able to afford market housing – therefore an estimated current need from around 2,240 households. From this estimate, households living in affordable housing are excluded (as these households would release a dwelling on moving and so no net need for affordable housing will arise) and the total current need is estimated to be 1,507 households.

- 5.17 For the purposes of analysis, it is assumed that the Council would seek to meet this need over a period of time. Given that this report typically looks at needs in the period from 2023 to 2042, the need is annualised by dividing by 19 (to give an annual need for around 79 dwellings). This does not mean that some households would be expected to wait 19-years for housing as the need is likely to be dynamic, with households leaving the current need as they are housed but with other households developing a need over time.
- 5.18 The table below shows this data for five sub-areas this is split between those unable to rent OR buy and those able to rent but NOT buy. Given the pricing of housing in Ashford, this analysis shows a more modest need for those able to rent but not buy and in all cases the number unable to rent OR buy is notably higher.

Figure 5.6: Estimated current affordable housing need by sub-area						
	Number in	Number in Annualised (5-years)				
	need (excluding those in AH)	TOTAL	Unable to rent OR buy	Able to rent but NOT buy		
Ashford Town	1,136	60	51	9		
Rural East	38	2	2	0		
Rural North	65	3	3	1		
Rural South	202	11	9	2		
Rural West	66	3	3	1		
Borough	1,507	79	66	13		

# **Projected Housing Need**

- 5.19 Projected need is split between newly forming households who are unable to afford market housing and existing households falling intro need. For newly-forming households a link is made to demographic modelling with an affordability test also being applied.
- 5.20 Overall it is estimated that 1,176 new households would form each year and around three-fifths will be unable to afford market housing; this equates a total of 737 newly forming households will have a need per annum on average the majority are households unable to rent OR buy.

Figure 5.7: Estimated Need for Affordable Housing from Newly					
Forming Households (per annum)					
	Number of new households	% unable to afford	Annual newly forming households unable to afford	Unable to rent OR buy (per annum)	Able to rent but NOT buy (per annum)
Ashford Town	885	60.4%	534	390	144
Rural East	35	69.1%	24	15	9
Rural North	43	70.3%	30	19	12
Rural South	149	70.0%	104	69	35
Rural West	65	67.9%	44	26	18
Borough	1,176	62.6%	737	519	218

5.21 The second element of newly arising need is existing households falling into need. To assess this, information about households entering the social/affordable rented sector housing has been used to represent the flow of households onto the Housing Register over this period. Following the analysis through suggests a need arising from 163 existing households each year – again most are households unable to buy OR rent.

Figure 5.8: Estimated Need for affordable housing from Existing							
Ho	Households Falling into Need (per annum)						
Total Additional Unable to rent Able to rent but							
	Need	OR buy	NOT buy				
Ashford Town	119	100	19				
Rural East	4	3	1				
Rural North	9	7	2				
Rural South	22	18	4				
Rural West	9	6	2				
Borough	163	135	28				

Source: JGC analysis

## Supply of Affordable Housing Through Relets/Resales

- 5.22 The future supply of affordable housing through relets is the flow of affordable housing arising from the existing stock that is available to meet future need. This focusses on the annual supply of social/affordable rent relets and also considers resales of affordable home ownership (such as shared ownership). Information from a range of sources (mainly CoRe and LAHS) has been used to establish past patterns of social housing turnover. Data for three-years has been used (2021-22 to 2023-24).
- 5.23 For rented affordable housing (see figure below), the figures are for general needs lettings but exclude lettings of new properties and also exclude an estimate of the number of transfers from other social rented homes. These exclusions are made to ensure that the figures presented reflect relets from the existing stock. On the basis of past trend data is has been estimated that 245 units of social/affordable rented housing are likely to become available each year moving forward.

Figure 5.9: Analysis of Past Social/Affordable Rented Housing Supply, 2021/22 – 2023/24 (average per annum) – Ashford						
	Total % as Non- Lettings in % Non- Lettings to					
	Lettings	New Build	Existing	Transfers	New	
			Stock		Tenants	
2021/22	600	67.7%	406	58.8%	239	
2022/23	456	86.8%	396	59.4%	235	
2023/24	475	89.9%	427	61.5%	262	
Average	510	80.3%	410	59.8%	245	

Source: CoRe and LAHS

5.24 It is also possible to consider if there is any supply of affordable home ownership products from the existing stock of housing. One source is likely to be resales of low-cost home ownership products with data from the Regulator of Social Housing showing a total stock in 2024 of 1,104. If these homes were to turnover at a rate of around 5% then they would be expected to generate around 55 resales each year. These properties would be available for these households and can be included as the potential supply. The table below shows the estimated supply of affordable housing from relets/resales in each sub-area.

Figure 5.10: Estimated supply of affordable housing from							
relets/resa	relets/resales of existing stock by sub-area (per annum)						
Social/ LCHO TOTAL							
	affordable rented	LOTIO	TOTAL				
Ashford Town	173	39	213				
Rural East	6	3	9				
Rural North	10	2	12				
Rural South	39 8 48						
Rural West	17 2 19						
Borough	245	55	300				

Source: CoRe/LAHS, 2021 Census

5.25 The PPG model also includes the bringing back of vacant homes into use and the pipeline of affordable housing as part of the supply calculation. These have however not been included within the modelling in this report. Firstly, there is no evidence of any substantial stock of vacant homes (over and above a level that might be expected to allow movement in the stock). Secondly, with the pipeline supply, it is not considered appropriate to include this as to net off new housing would be to fail to show the full extent of the need, although in monitoring it will be important to net off these dwellings as they are completed.

## Net Need for Affordable Housing

5.26 The table below shows the overall calculation of affordable housing need. The analysis shows that there is a need for 679 dwellings per annum across the Borough – an affordable need is seen in all sub-areas. The net need is calculated as follows:

Net Need = Current Need (allowance for) + Need from Newly-Forming Households + Existing Households falling into Need – Supply of Affordable Housing

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Figure 5.11: Estimated level of Affordable Housing Need by sub-area						
(per annum)						
	Current need	Newly forming house- holds	Existing house- holds falling into need	Total Gross Need	Relet Supply	Net Need
Ashford Town	60	534	119	713	213	500
Rural East	2	24	4	30	9	22
Rural North	3	30	9	43	12	30
Rural South	11	104	22	137	48	90
Rural West	3	44	9	56	19	37
Borough	79	737	163	979	300	679

- 5.27 This can additionally be split between households unable to afford to BUY or rent and those able to rent but not buy. For this analysis it is assumed the LCHO supply would be meeting the needs of the latter group, although in reality there will be a crossover between categories. For example, it is likely in some cases that the cost of shared ownership will have an outgoing below that for privately renting and could meet some of the need from households unable to buy or rent the issue of access to deposits would still be a consideration.
- 5.28 The table below shows the affordable need figure split between the two categories. Across the whole Borough the analysis shows around 70% of households as being unable to buy OR rent, with this figure varying from 49% in Rural West, up to 73% in Ashford Town the differences are largely driven by the pricing of housing in different locations.

Figure 5.12: Estimated Need for Affordable Housing (per annum) –							
split between different affordability groups							
Unable to Able to rent TOTAL % unable to							
	buy OR rent	but not buy	TOTAL	buy OR rent			
Ashford Town	367	133	500	73%			
Rural East	14	7	22	66%			
Rural North	18	12	30	61%			
Rural South	Rural South 57 33 90 6			63%			
Rural West	ral West 18 19 37 49%						
Borough	475	204	679	70%			

5.29 These figures can also be standardised based on the size of each location (in this case linked to the number of households shown in the 2021 Census). This shows a higher need in Ashford Town, with all other areas seeing broadly similar levels of need.

Figure 5.13: Estimated level of Affordable Housing Need by sub-area						
	(per a	nnum)				
Supply as % of Net need pe						
	% of net shortfall Supply as % of need		1,000			
		need	households			
Ashford Town	500	34,309	14.6			
Rural East	22	2,224	9.8			
Rural North	30	2,879	10.5			
Rural South	90	10,023	9.0			
Rural West	37	4,143	9.0			
Borough	679	53,578	12.7			

Source: JGC analysis

5.30 Whilst the need above is provided down to sub-area level, it should be remembered that affordable need can be met across the Borough as and when opportunities arise, and so specific sub-area data should not be treated as a local target.

## The Relationship Between Affordable Need and Overall Housing Numbers

5.31 The PPG encourages local authorities to consider increasing planned housing numbers where this can help to meet the identified affordable need. Specifically, the wording of the PPG (housing and economic needs) Ref ID 2a-024 states:

"The total affordable housing need can then be considered in the context of its likely delivery as a proportion of mixed market and affordable housing developments, given the probable percentage of affordable housing to be delivered by market housing led developments. An increase in the total housing figures included in the strategic plan may need to be considered where it could help deliver the required number of affordable homes"

- 5.32 However, the relationship between affordable housing need and overall housing need is complex. This was recognised in the Planning Advisory Service (PAS) Technical Advice Note of July 2015<sup>5</sup>. PAS conclude that there is no arithmetical way of combining the OAN (calculated through demographic projections) and the affordable need. There are a number of reasons why the two cannot be 'arithmetically' linked.
- 5.33 Firstly, the modelling contains a category in the projection of 'existing households falling into need'; these households already have accommodation and hence if they were to move to alternative accommodation, they would release a dwelling for use by another household there is, therefore, no net additional need arising The modelling also contains 'newly forming households'; these households are a direct output from demographic modelling and are therefore already included in overall housing need figures (a point also made in the PAS advice note see paragraph 9.5).
- 5.34 The analysis estimates an annual need for 475 affordable homes for households unable to buy OR rent housing. However, as noted, caution should be exercised in trying to make a direct link between affordable need and planned delivery, with the key point being that many of those households picked up as having a need will already be living in housing and so providing an affordable option does not lead to an overall net increase in the need for housing (as they would vacate a home to be used by someone else).

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<sup>&</sup>lt;sup>5</sup> https://www.local.gov.uk/sites/default/files/documents/objectively-assessed-need-9fb.pdf. While the technical note produced by PAS is arguably becoming dated, there is no more up-to-date guidance on this matter from a government source and the remarks remain valid.

- 5.35 It is possible to investigate this in some more detail by re-running the model and excluding those already living in accommodation. This is shown in the table below which identifies that meeting these needs would lead to an affordable need for 312 homes per annum across the Borough 66% of the figure when including those with housing. This figure is, however, theoretical and should not be seen to be minimising the need (which is clearly acute). That said, it does serve to show that there is a difference in the figures when looking at overall housing shortages.
- 5.36 The analysis is arguably even more complex than this it can be observed that the main group of households in need are newly forming households. These households are already included within demographic projections and so the demonstrating of a need for this group again should not be seen as additional to overall figures from demographic projections.

Figure 5.14: Estimated Need for Affordable Housing excluding households already in accommodation		
	Including	Excluding
	existing	existing
	households	households
Current need	66	38
Newly forming households	519	519
Existing households falling into need	135	0
Total Gross Need	720	557
Relet Supply	245	245
Net Need	475	312

5.37 Additionally, it should be noted that the need estimate is on a per annum basis and should not be multiplied by the plan period to get a total need. Essentially, the estimates are for the number of households who would be expected to have a need in any given year (i.e., needing to spend more than 30% of income on housing). In reality, some (possibly many) households would see their circumstances change over time such that they would 'fall out of need' and this is not accounted for in the analysis. One example would be a newly forming household with an income level that means they spend more than 35% of income on housing. As the household's income rises, they would potentially pass the affordability test and therefore not have an affordable need.

- 5.38 Additionally, there is the likelihood when looking over the longer-term that a newly forming household will become an existing household in need and would be counted twice if trying to multiply the figures out for a whole plan period.
- 5.39 It also needs to be remembered the affordability test used for analysis is based on assuming a household spends no more than 35% of their income on housing (when privately renting). In reality, many households will spend more than this and so would be picked up by modelling as in need but in fact are paying for a private sector tenancy. The English Housing Survey (2022-23) estimates private tenants are paying an average of 32% of income on housing (including benefit support) and this would imply that approaching half are spending more than the affordable level assumed in this report.
- 5.40 A further consideration is that some 204 of the 679 per annum affordable need is a need for affordable home ownership. Technically, these households can afford market housing (to rent) and historically would not have been considered as having a need in assessments such as this until recently only households unable to buy OR rent would be considered as having a need for affordable housing. For these reasons these households have not been included in the analysis looking at households with and without accommodation.
- 5.41 Finally, it should be recognised that Planning Practice Guidance does not envisage that all needs will be met (whether this is affordable housing or other forms of accommodation such as for older people). Paragraph 67-001 of housing needs of different groups states:

"This guidance sets out advice on how plan-making authorities should identify and plan for the housing needs of particular groups of people. This need may well exceed, or be proportionally high in relation to, the overall housing need figure calculated using the standard method. This is because the needs of particular groups will often be calculated having consideration to the whole population of an area as a baseline as opposed to the projected new households which form the baseline for the standard method".

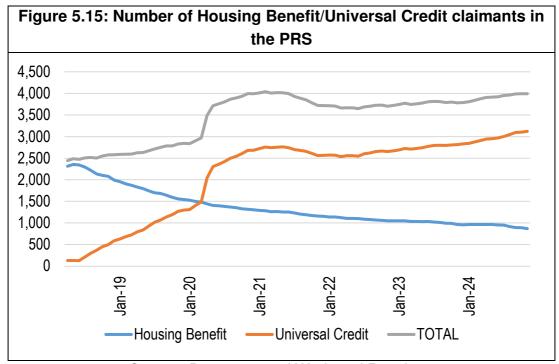


## **Role of the Private Rented Sector (PRS)**

- 5.42 The discussion above has already noted that the need for affordable housing does not generally lead to a need to increase overall housing provision. However worth briefly thinking about how affordable need works in practice and the housing available to those unable to access market housing without Housing Benefit. In particular, the role played by the Private Rented Sector (PRS) in providing housing for households who require financial support in meeting their housing needs should be recognised.
- 5.43 Whilst the Private Rented Sector (PRS) does not fall within the types of affordable housing set out in the NPPF (other than affordable private rent which is a specific tenure separate from the main 'full market' PRS), it has evidently been playing a role in meeting the needs of households who require financial support in meeting their housing need. Government recognises this, and indeed legislated through the 2011 Localism Act to allow Councils to discharge their "homelessness duty" through providing an offer of a suitable property in the PRS.
- 5.44 Data from the Department of Work and Pensions (DWP) has been used to look at the number of Housing Benefit supported private rented homes. As of November 2024, it is estimated that there were around 4,000 benefit claimants in the Private Rented Sector in Ashford. From this, it is clear that the PRS contributes to the wider delivery of 'affordable homes' with the support of benefit claims.
- 5.45 Whilst the PRS is providing housing for some households, there are however significant risks associated with future reliance on the sector to meet an affordable housing need. The last couple of years have seen rents increase whilst Local Housing Allowance (LHA) levels have remained static. In the Autumn Statement 2023, the then Government increased the LHA rent to the 30<sup>th</sup> percentile of market rents (although this is based on existing rents and not rents likely to be payable by those moving home). However, demand pressure could nonetheless have some impact of restricting future supply of PRS properties to those in need; emphasising the need to support delivery of genuinely affordable homes.
- 5.46 The figure below shows the trend in the number of claimants in the Council area. This shows there has been a notable increase since March 2020, which is likely to be related to the Covid-19 pandemic. However, even the more historical data shows a substantial number of households claiming benefit support for their housing in the private sector (typically around 2,500-3,000 households).



- 5.47 The data about the number of claimants does not indicate how many new lettings are made each year in the PRS. However, data from the English Housing Survey (EHS) over the past three years indicates that nationally around 7% of private sector tenants are new to the sector each year. If this figure is applied to the number of households claiming HB/UC then this would imply around 280 new benefit supported lettings in the sector.
- 5.48 Whilst we would not recommend including PRS supply as part of the modelling, not least as it is uncertain whether the availability of homes will remain at this level as well as concerns about the security of tenure, it is the case that the sector does provide housing and again the overall analysis does not point to the need to increase overall provision.



Source: Department of Work and Pensions

5.49 Whilst housing delivery through the Local Plan can be expected to secure additional affordable housing it needs to be noted that delivery of affordable housing through planning obligations is an important, but not the only means, of delivering affordable housing; and the Council should also work with housing providers to secure funding to support enhanced affordable housing delivery on some sites and through use of its own land assets.

- 5.50 Overall, it is difficult to link the need for affordable housing to the overall housing need; indeed, there is no justification for trying to make the link. Put simply the two do not measure the same thing and in interpreting the affordable need figure, consideration needs to be given to the fact that many households already live in housing, and do not therefore generate an overall net need for an additional home. Further issues arise as the need for affordable housing is complex and additionally the extent of concealed and homeless households needs to be understood as well as the role played by the private rented sector.
- 5.51 Regardless of the discussion above, the analysis identifies a notable need for affordable housing, and it is clear that provision of new affordable housing is an important and pressing issue across the study area. It does, however, need to be stressed that this report does not provide an affordable housing target; the amount of affordable housing delivered will be limited to the amount that can viably be provided. As noted previously, the evidence does however suggest that affordable housing delivery should be maximised where opportunities arise.

## **Types of Affordable Housing**

5.52 The analysis above has clearly pointed to a need for affordable housing, and particularly for households who are unable to buy OR rent in the market. There are a range of affordable housing options that could meet the need which will include rented forms of affordable housing (such as social or affordable rents) and products which might be described as intermediate housing (such as shared ownership or discounted market housing/First Homes). These are discussed in turn below.

#### Social and Affordable Rented Housing

5.53 The table below shows current rent levels in the Borough for a range of products along with relevant local housing allowance (LHA) rates. Most of Ashford Borough falls into the Ashford Broad Rental Market Area (BRMA) although smaller parts are within each of the Canterbury and High Weald BRMSs; the table shows the range of values across the whole Borough. Data about average social and affordable rents has been taken from the Regulator of Social Housing (RSH) and this is compared with lower quartile market rents. This analysis shows that social rents are significantly lower than affordable rents; the analysis also shows that affordable rents are well below lower quartile market rents – particularly for larger property sizes.



5.54 The LHA rates for all sizes of home are generally below lower quartile market rents for all sizes of accommodation. This does potentially mean that households seeking accommodation in many locations may struggle to secure sufficient benefits to cover their rent.

Figure 5.1	Figure 5.16: Comparison of rent levels for different products –					
		Ashford				
Affordable Lower						
	Social rent	rent (AR)	quartile (LQ)	LHA range		
		Terit (Art)	market rent			
1-bedroom	£398	£595	£900	£673-£798		
2-bedrooms	£460	£679	£1,150	£848-£1,072		
3-bedrooms	£504	£795	£1,400	£1,095-£1,319		
4-bedrooms	£519	£1,013	£1,700	£1,311-£1,820		
ALL	£462	£704	£1,100	-		

Source: RSH, market survey and VOA

5.55 To some extent it is easier to consider the data above in terms of the percentage one housing cost is of another and this is shown in the tables below. Focusing on 2-bedroom homes the analysis shows that social rents are significantly cheaper than market rents (and indeed affordable rents) and that affordable rents (as currently charged) represent 59% of a current lower quartile rent.

Figure 5.17: Dif	Figure 5.17: Difference between rent levels for different products –						
	Ashford						
Social rent as % Affordable ren							
	of affordable rent	of LQ market	as % of LQ				
	or anordable rem	rent	market rent				
1-bedroom	67%	44%	66%				
2-bedrooms	68%	40%	59%				
3-bedrooms	63%	36%	57%				
4-bedrooms	51%	31%	60%				
ALL	66%	42%	64%				

Source: RSH and market survey

5.56 The table below suggests that around 17% of households who cannot afford to rent privately could afford an affordable rent at 80% of market rents, with a further 17% being able to afford current affordable rents. There are also an estimated 27% who can afford a social rent (but not an affordable one). A total of 39% of households would need some degree of benefit support (or spend more than 35% of income on housing) to be able to afford their housing (regardless of the tenure). This analysis points to a clear need for social rented housing.

Figure 5.18: Estimated need for rented affordable housing (% of households able to afford to buy OR rent				
% of households able to afford				
Afford 80% of market rent 17%				
Afford current affordable rent 17%				
Afford social rent 27%				
Need benefit support 39%				
All unable to afford market	100%			

Source: Affordability analysis

5.57 The analysis indicates that provision of at least 65% of rented affordable housing at social rents could be justified; albeit in setting planning policies, this will need to be considered alongside viability evidence. Higher provision at social rents will reduce the support through housing benefits required to ensure households can afford their housing costs.

## Intermediate Housing

5.58 As well as rented forms of affordable housing, the Council could seek to provide forms of intermediate housing with the analysis below considering the potential affordability of shared ownership and discounted market sale housing (which could include First Homes). Generally, intermediate housing will be a newbuild product, sold at a discount (or on a part buy, part rent arrangement with shared ownership) and will therefore be based on the Open Market Value (OMV) of a new home.



- 5.59 The table below sets out a suggested purchase price for affordable home ownership/First Homes in Ashford by size. It works through first (on the left hand side) what households with an affordable home ownership need could afford (based on a 10% deposit and a mortgage at 4.5 times' income). The right-hand side of the table then sets out what Open Market Value (OMV) this might support, based on a 30% discount. The lower end of the range is based on households who could afford to rent privately without financial support at LQ rents; with the upper end based on the midpoint between this and the lower quartile house price.
- 5.60 Focussing on 2-bedroom homes, it is suggested that an affordable price is between £197,100 and £201,100 and therefore the open market value of homes would need to be in the range of £281,600 and £287,200 (if discounted by 30%).

Figure 5.19: Affordable home ownership prices – Ashford					
	What households with an affordable home ownership need could afford	Open Market Value (OMV) of Home with 30% Discount			
1-bedroom	£150,000	£214,300			
2-bedrooms	£197,100-£201,100	£281,600-£287,200			
3-bedrooms	£240,000-£270,000	£342,900-£385,700			
4-bedrooms	£291,400-£355,700	£416,300-£508,200			

- 5.61 It is difficult to definitively analyse the cost of newbuild homes as these will vary from site-to-site and will be dependent on a range of factors such as location, built-form and plot size. We have however looked at newbuild schemes currently advertised on Rightmove with the table below providing a general summary of existing schemes.
- 5.62 This analysis is interesting as it shows the median newbuild price for all sizes of homes is above the top end of the OMV required to make homes affordable to those in the gap between buying and renting. That said, homes at the bottom end of the price range could potentially be discounted by 30% and considered as affordable.

5.63 This analysis shows how important it will be to know the OMV of housing before discount to be able to determine if a product is going to be genuinely affordable in a local context – providing a discount of 30% will not automatically mean it becomes affordable housing. Overall, it is considered the evidence does not support a need for First Homes (or other discounted market products) in a local context.

Figure 5.20: Estimated newbuild housing cost by size – Ashford					
No. of homes advertised Range of prices Median price					
1-bedroom	4	£220,000-£245,000	£235,000		
2-bedrooms	21	£280,000-£385,000	£310,000		
3-bedrooms	39	£375,000-£950,000	£440,000		
4-bedrooms	57	£430,000-£1,025,000	£650,000		

- 5.64 With regard to First Homes specifically, the analysis does also suggest it will be difficult to provide housing other than 1- or possibly 2-bedroom homes given a price cap of £250,000 and therefore a reasonable mix of housing in this tenure would not be possible.
- 5.65 The analysis below moves on to consider shared ownership, for this analysis an assessment of monthly outgoings has been undertaken with a core assumption being that the outgoings should be the same as for renting privately so as to make this tenure genuinely affordable. The analysis has looked at what the OMV would need to be for a shared ownership to be affordable with a 10%, 25% and 50% share. To work out outgoings the mortgage part is based on a 10% deposit (for the equity share) and a repayment mortgage over 25-years at 5% with a rent at 2.75% per annum on unsold equity.
- 5.66 The findings for this analysis are interesting and do point to the possibility of shared ownership being a more affordable tenure than discounted market housing (including First Homes).

5.67 By way of an explanation of this table (focussing on 2-bedroom homes) – if a 50% equity share scheme came forward then it is estimated the OMV could not be above £305,000 if it is to be genuinely affordable (due to the outgoings being in excess of the cost of privately renting). However, given the subsidised rents, the same level of outgoings could be expected with a 10% equity share but a much higher OMV of £444,000. Although affordability can only be considered on a scheme by scheme basis, it is notable that we estimate a median 2-bedroom newbuild to cost around £310,000 – for this size of accommodation, this points to shared ownership at all equity share levels as being genuinely affordable, although lower shares could increase the number of households able to afford; lower levels are also likely to be needed for larger (3+-bedroom) homes.

Figure 5.21: Estimated OMV of Shared Ownership with a 50%, 25% and 10% Equity Share by Size – Ashford							
	50% share 25% share 10% share						
1-bedroom	£238,000	£297,000	£348,000				
2-bedroom	£305,000 £379,000 £444,000						
3-bedroom	£371,000	£461,000	£541,000				
4-bedrooms	£450,000	£560,000	£657,000				

- 5.68 A further affordable option is Rent to Buy; this is a Government scheme designed to ease the transition from renting to buying the same home. Initially (typically for five years) the newly built home will be provided at the equivalent of an affordable rent (approximately 20% below the market rate). The expectation is that the discount provided in that first five years is saved in order to put towards a deposit on the purchase of the same property. Rent to Buy can be advantageous for some households as it allows for a smaller 'step' to be taken on to the home ownership ladder.
- 5.69 At the end of the five-year period, depending on the scheme, the property is either sold as a shared ownership product or to be purchased outright as a full market property. If the occupant is not able to do either of these then the property is vacated.

5.70 In order to access this tenure, it effectively requires the same income threshold for the initial phase as a market rental property although the cost of accommodation will be that of affordable rent. The lower-than-market rent will allow the household to save for a deposit for the eventual shared ownership or market property. In considering the affordability of rent-to-buy schemes there is a direct read across to the income required to access affordable home ownership (including shared ownership). It should therefore be treated as part of the affordable home ownership products suggested by the NPPF.

# **Affordable Housing Need: Key Messages**

- Analysis has been undertaken to estimate the annual need for affordable housing.
  This includes taking account of local housing costs (to both buy and rent) along
  with estimates of household income. The evidence indicates that there is an acute
  need for affordable housing in the study area and a need in all sub-areas.
- The majority of need is from households who are unable to buy OR rent and therefore points particularly towards a need for rented affordable housing rather than affordable home ownership. However, certain products (such as shared ownership) could potentially be made available to households at a cost below the cost of privately renting and would therefore meet some of the need from those unable to access any form of market housing (without subsidy).
- Despite the level of need being high, it is not considered that this points to any requirement for the Council to increase the Local Plan housing requirement due to affordable needs. The link between affordable need and overall need (of all tenures) is complex and in trying to make a link it must be remembered that many of those picked up as having an affordable need are already in housing (and therefore do not generate a net additional need for a home). In addition, the private rented sector is providing benefit supported accommodation for many households. That said, the level of affordable need does suggest the Council should maximise the delivery of such housing at every opportunity.
- The analysis suggests there will be a need for both social and affordable rented housing – the latter will be suitable particularly for households who are close to being able to afford to rent privately and possibly also for some households who claim full Housing Benefit. It is however clear that social rents are more affordable and could benefit a wider range of households – social rents could therefore be prioritised where delivery does not prejudice the overall delivery of affordable homes.
- The study also considers different types of AHO (notably First Homes and shared ownership) as each may have a role to play. Shared ownership is likely to be suitable for households with more marginal affordability (e.g. those only just able to afford to privately rent) as it has the advantage of a lower deposit and subsidised rent. There was no strong evidence of a need for First Homes or discounted market housing more generally.
- Given the cost of housing locally, it seems very difficult for affordable home ownership products to be provided and be considered as 'genuinely affordable' (particularly for larger (3+-bedroom) homes. This again points to the need for the Council to prioritise delivery of rented affordable housing where possible.



## Affordable Housing Need: Key Messages (cont...)

- In deciding what types of affordable housing to provide, including a split between rented and home ownership products, the Council will need to consider the relative levels of need and also viability issues (recognising for example that providing AHO may be more viable and may therefore allow more units to be delivered, but at the same time noting that households with a need for rented housing are likely to have more acute needs and fewer housing options).
- Overall, the analysis identifies a notable need for affordable housing, and it is
  clear that provision of new affordable housing is an important and pressing issue
  in the area. It does however need to be stressed that this report does not provide
  an affordable housing target; the amount of affordable housing delivered will be
  limited to the amount that can viably be provided. The evidence does however
  suggest that affordable housing delivery (and particularly social rents) should be
  maximised where opportunities arise.

# 6. Need for Different Sizes of Homes

#### Introduction

6.1 This section considers the appropriate mix of housing across Ashford, with a particular focus on the sizes of homes required in different tenure groups. This section looks at a range of statistics in relation to families (generally described as households with dependent children) before moving on to look at how the number of households in different age groups are projected to change moving forward.

6.

## **Background Data**

6.2 The number of families in Ashford (defined for the purpose of this assessment as any household which contains at least one dependent child) totalled 16,600 as of the 2021 Census, accounting for 31% of households; this proportion is slightly higher than seen across other areas.

Figure 6.1: Households with Dependent Children (2021)						
	Ashford		Kent	South East	England	
	No.	%	%	%	No.	
Married couple	8,564	16.0%	15.1%	16.3%	8,564	
Cohabiting couple	2,859	5.3%	5.1%	4.4%	2,859	
Lone parent	3,664	6.8%	6.6%	6.0%	3,664	
Other households	1,476	2.8%	2.6%	2.5%	1,476	
All other households	37,023	69.1%	70.6%	70.9%	37,023	
Total	53,586	100.0%	100.0%	100.0%	53,586	
Total with dependent children	16,563	30.9%	29.4%	29.1%	16,563	

Source: Census (2021)

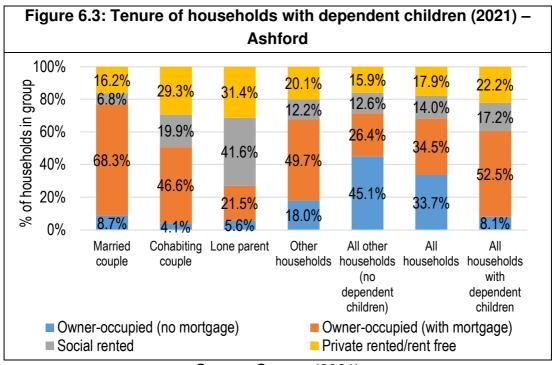
6.3 The table below shows the same information for each of the sub-areas. There are some notable variations in the proportion of households with dependent children, this being highest in Ashford Town (35% of households) and lowest in Rural South (at just 23% of households) – the proportion of lone parent households is particularly high in Ashford Town compared with other locations.

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Figure 6.2: Households with dependent children (2021) – sub-areas							
	Married couple	Co- habiting couple	Lone parent	Other house- holds	All other house- holds	Total	Total with depend -ent children
Ashford Town	17.1%	6.2%	8.2%	3.1%	65.3%	100.0%	34.7%
Rural East	16.7%	3.6%	3.3%	2.8%	73.5%	100.0%	26.5%
Rural North	17.5%	4.1%	4.8%	2.0%	71.6%	100.0%	28.4%
Rural South	12.4%	3.6%	4.7%	2.0%	77.3%	100.0%	22.7%
Rural West	13.9%	3.7%	4.0%	2.0%	76.4%	100.0%	23.6%
Borough	16.0%	5.3%	6.8%	2.8%	69.1%	100.0%	30.9%

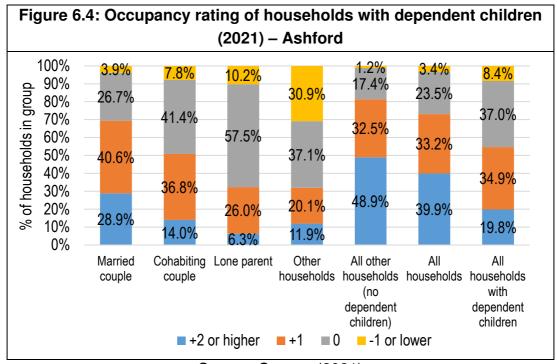
Source: Census (2021)

The figure below shows the current tenure of households with dependent children. There are some considerable differences by household type with lone parents having a very high proportion living in the social rented sector and also in private rented accommodation. Across the Borough, only 27% of lone-parent households are owner-occupiers compared with 77% of married couples with children.



Source: Census (2021)

6.5 The figure below shows levels of overcrowding and under-occupancy of households with dependent children. This shows higher levels of overcrowding (minus figure) for all household types with dependent children with 10% of all lone parents and 31% of 'other' households being overcrowded. Overall, some 8% of households with dependent children are overcrowded, compared with around 1% of other households. Levels of under-occupancy (positive figures) are also notably lower in households with dependent children.



Source: Census (2021)

#### Mix of Housing

- 6.6 A model has been developed that starts with the current profile of housing in terms of size (bedrooms) and tenure. Within the data, information is available about the age of households and the typical sizes of homes they occupy. By using demographic projections it is possible to see which age groups are expected to change in number, and by how much.
- 6.7 On the assumption that occupancy patterns for each age group (within each tenure) remain the same, it is therefore possible to assess the profile of housing needed is over the assessment period (taken to be 2023-42 to be consistent with other analysis in this report).

6.8 An important starting point is to understand the current balance of housing in the area – the table below profiles the sizes of homes in different tenure groups across areas. The data shows a market stock (owner-occupied) that is dominated by 3+-bedroom homes (making up 78% of the total in this tenure group, a slightly higher proportion to that seen in other areas). The profile of the social rented sector is broadly similar across areas although the Borough does have a higher proportion of 2-bedroom homes. The private rented sector is slightly larger than other locations, mainly due to slightly fewer 1-bedroom homes. Observations about the current mix feed into conclusions about future mix later in this section.

F	igure 6.5: Number	of Bedrooms	by Tenure, 20	21
		Ashford	South East	England
Owner-	1-bedroom	2%	4%	4%
occupied	2-bedrooms	20%	21%	21%
	3-bedrooms	44%	42%	46%
	4+-bedrooms	34%	33%	29%
	Total	100%	100%	100%
	Ave. no. beds	3.09	3.04	3.01
Social	1-bedroom	27%	31%	29%
rented	2-bedrooms	39%	35%	36%
	3-bedrooms	31%	31%	31%
	4+-bedrooms	4%	4%	4%
	Total	100%	100%	100%
	Ave. no. beds	2.11	2.08	2.10
Private	1-bedroom	15%	24%	21%
rented	2-bedrooms	37%	38%	39%
	3-bedrooms	36%	27%	29%
	4+-bedrooms	12%	12%	11%
	Total	100%	100%	100%
	Ave. no. beds	2.45	2.27	2.30

Source: Census (2021)

# **Overview of Methodology**

6.9 The method to consider future housing mix looks at the ages of the Household Reference Persons and how these are projected to change over time. The subsections to follow describe some of the key analyses.



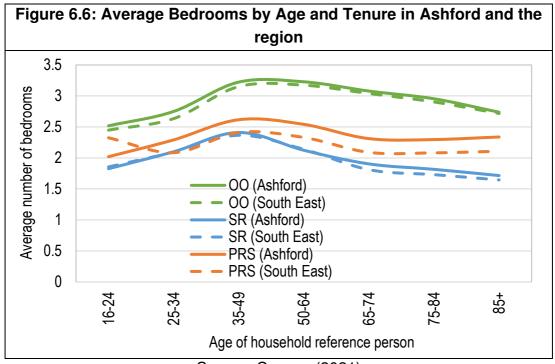
## <u>Understanding how Households Occupy Homes</u>

6.10 Whilst the demographic projections provide a good indication of how the population and household structure will develop, it is not a simple task to convert the net increase in the number of households into a suggested profile for additional housing to be provided. The main reason for this is that in the market sector, households are able to buy or rent any size of property (subject to what they can afford) and therefore knowledge of the profile of households in an area does not directly transfer into the sizes of property to be provided.

6.

- 6.11 The size of housing which households occupy relates more to their wealth and age than the number of people they contain. For example, there is no reason why a single person cannot buy (or choose to live in) a 4-bedroom home as long as they can afford it, and hence projecting an increase in single-person households does not automatically translate into a need for smaller units.
- 6.12 That said, issues of supply can also impact occupancy patterns, for example, it may be that a supply of additional smaller-level access homes would encourage older people to downsize but in the absence of such accommodation, these households remain living in their larger accommodation.
- 6.13 The issue of choice is less relevant in the affordable sector (particularly since the introduction of the social sector size criteria) where households are allocated properties which reflect the size of the household, although there will still be some level of under-occupation moving forward with regard to older person and working households who may be able to under-occupy housing (e.g. those who can afford to pay the spare room subsidy ('bedroom tax')).
- 6.14 The approach used is to interrogate information derived in the projections about the number of household reference persons (HRPs) in each age group and apply this to the profile of housing within these groups (data being drawn from the 2021 Census).

6.15 The figure below shows an estimate of how the average number of bedrooms varies by different ages of HRP and broad tenure group for Ashford and the South East region. In all sectors, the average size of accommodation rises over time to typically reach a peak around the age of 50. After peaking, the average dwelling size decreases – as typically some households downsize as they get older. The analysis confirms Ashford as having broadly similar dwelling sizes in the owner-occupied and social rented tenures across age groups and typically slightly larger dwelling sizes in the private rented sector.



Source: Census (2021)

- 6.16 The analysis uses the existing occupancy patterns at a local level as a starting point for analysis and applies these to the projected changes in Household Reference Person by age discussed below. The analysis has been used to derive outputs for three broad categories. These are:
  - **Market Housing** which is taken to follow the occupancy profiles in the market sector (i.e. owner-occupiers and the private rented sector);
  - Affordable Home Ownership which is taken to follow the occupancy profile in the private rented sector (this is seen as reasonable as the Government's desired growth in home ownership looks to be largely driven by a wish to see households move out of private renting); and



• Rented Affordable Housing – which is taken to follow the occupancy profile in the social rented sector. The affordable sector in the analysis to follow would include social and affordable rented housing.

## Changes to Households by Age

6.17 The table below presents the projected change in households by age of household reference person under the Standard Method. This shows growth as being expected in all age groups and in particular older age groups (notably 85+), although some high growth is also projected in younger age groups, in part due to an assumption that household formation could improve over time (and from a low base in the Under 25 age group.

Figure 6.7: Projected Change in Household by Age of HRP in Ashford					
	2023	2042	Change in Households	% Change	
Under 25	1,001	1,922	921	91.9%	
25-34	7,073	8,545	1,472	20.8%	
35-49	14,292	18,266	3,974	27.8%	
50-64	16,738	19,700	2,962	17.7%	
65-74	7,474	10,668	3,194	42.7%	
75-84	6,978	10,265	3,287	47.1%	
85+	2,557	4,659	2,102	82.2%	
TOTAL	56,114	74,026	17,912	31.9%	

Source: JGC analysis

#### Modelled Outputs

6.18 By following the methodology set out above and drawing on the sources shown, a series of outputs have been derived to consider the likely size requirement of housing within each of the three broad tenures at a local authority level. The analysis is based on considering both local and regional occupancy patterns. The data linking to local occupancy will to some extent reflect the role and function of the local area, whilst the regional data will help to establish any particular gaps (or relative surpluses) of different sizes/tenures of homes when considered in a wider context.

6.19 The analysis for rented affordable housing can also draw on data from the local authority Housing Register with regards to the profile of need. The data shows a pattern of need which is focussed on 1-bedroom homes but with around a quarter of households requiring 3+-bedroom accommodation.

Figure 6.8: Size of Social/Affordable Rented Housing Needed – Housing Register Information (March 2024)					
	Number of households	% of households			
1-bedroom	742	51%			
2-bedrooms	372 26%				
3-bedrooms	260 18%				
4+-bedrooms	83 6%				
TOTAL	1,457 100%				

Source: LAHS

6.20 The table below shows the modelled outputs of need by dwelling size in the three broad tenures. Market housing focusses on 3+-bedroom homes, affordable home ownership on 2- and 3-bedroom accommodation and rented affordable housing showing a slightly smaller profile again.

Figure 6.9: Modelled Mix of Housing by Size and Tenure – Ashford						
	1 hadraam	2-	3-	4+-		
	1- bedroom	bedrooms	bedrooms	bedrooms		
Market	7%	26%	40%	27%		
Affordable home ownership	20%	38%	30%	12%		
Affordable housing (rented)	31%	37%	29%	4%		

Source: Housing Market Model

#### Rightsizing

6.21 The analysis above sets out the potential need for housing if occupancy patterns remain the same as they were in 2021 (with differences from the current stock profile being driven by demographic change). It is however worth also considering that the 2021 profile will have included households who are overcrowded (and therefore need a larger home than they actually live in) and also those who under-occupy (have more bedrooms than they need).



- 6.22 There is a case to seek for new stock to more closely match actual size requirements. Whilst it would not be reasonable to expect to remove all under-occupancy (particularly in the market sector) it is the case that in seeking to make the most efficient use of land it would be prudent to look to reduce this over time. Further analysis has been undertaken to take account of overcrowding and under-occupancy (by tenure).
- 6.23 The table below shows a cross-tabulation of a household's occupancy rating and the number of bedrooms in their home (for owner-occupiers). This shows a high number of households with at least 2 spare bedrooms who are living in homes with 3 or more bedrooms. There are also a small number of overcrowded households. In the owner-occupied sector in 2021, there were 31,400 households with some degree of under-occupation and around 600 overcrowded households some 86% of all owner-occupiers have some degree of under-occupancy.

Figure 6.10: Cross-tabulation of occupancy rating and number of bedrooms (owner-occupied sector) – Ashford							
Occupancy rating		Numl	ber of bedr	ooms			
Occupancy rating	1-bed	2-bed	3-bed	4+-bed	TOTAL		
+2 spare bedrooms	0	0	9,004	10,099	19,103		
+1 spare bedrooms	0	5,628	4,749	1,893	12,270		
0 "Right sized"	860	1,407	1,928	343	4,538		
-1 too few bedrooms	32 159 310 102 603						
TOTAL	892	7,194	15,991	12,437	36,514		

Source: Census (2021)

6.24 For completeness the tables below show the same information for the social and private rented sectors. In both cases there are more under-occupying households than overcrowded, but differences are less marked than seen for owner-occupied housing.

Figure 6.11: Cross-tabulation of occupancy rating and number of bedrooms (social rented sector) – Ashford							
Occupancy rating		Num	ber of bedr	ooms			
Occupancy rating	1-bed	2-bed	3-bed	4+-bed	TOTAL		
+2 spare bedrooms	0	0	548	75	623		
+1 spare bedrooms	0	1,167	616	97	1,880		
0 "Right sized"	1,885	1,415	926	75	4,301		
-1 too few bedrooms	136 311 224 22 693						
TOTAL	2,021	2,893	2,314	269	7,497		

Source: Census (2021)

Figure 6.12: Cross-tabulation of occupancy rating and number of							
bedrooms (private rented sector) – Ashford							
Occupancy rating		Num	ber of bedr	ooms			
Occupancy rating	1-bed	2-bed	3-bed	4+-bed	TOTAL		
+2 spare bedrooms	0	0	1,011	660	1,671		
+1 spare bedrooms	0	1,962	1,365	308	3,635		
0 "Right sized"	1,312	1,413	879	132	3,736		
-1 too few bedrooms	108 188 189 41 526						
TOTAL	1,420	3,563	3,444	1,141	9,568		

Source: Census (2021)

- 6.25 In using this data in the modelling an adjustment is made to move some of those who would have been picked up in the modelling as under-occupying into smaller accommodation. Where there is under-occupation by 2 or more bedrooms, the adjustment takes 25% of this group and assigns to a '+1' occupancy. This does need to be recognised as an assumption, but can be seen to be reasonable as they do retain some (considerable) degree of under-occupation (which is likely) but does also seek to model a better match between household needs and the size of their home. For overcrowded households a move in the other direction is made, in this case households are moved up as many bedrooms as is needed to resolve the problems (this is applied for all overcrowded households).
- 6.26 The adjustments for under-occupation and overcrowding lead to the suggested mix as set out in the following tables. It can be seen that this tends to suggest a smaller profile of homes as being needed (compared to the initial modelling) with the biggest change being in the market sector which was the sector where under-occupation is currently most notable.



Figure 6.13: Adjusted Modelled Mix of Housing by Size and Tenure – Ashford								
	1 hadraam 2- 3- 4+-							
	1- bedroom	bedrooms	bedrooms	bedrooms				
Market	7%	31%	40%	22%				
Affordable home	19%	40%	29%	12%				
ownership								
Affordable housing (rented)	29%	36%	29%	6%				

6.

Source: Housing Market Model

- 6.27 Across the Borough, the analysis points to around a third of the social/affordable housing need being for 1-bedroom homes and it is of interest to see how much of this is due to older person households. In the future household sizes are projected to drop whilst the population of older people will increase. Older person households (as shown earlier) are more likely to occupy smaller dwellings. The impacts of older people have on demand for smaller stock is outlined in the table below.
- 6.28 This indeed identifies a larger profile of homes needed for households where the household reference person is aged Under 65, with a concentration of 1-bedroom homes for older people. This information can be used to inform the mix required for General Needs rather than Specialist Housing, although it does need to be noted that not all older people would be expected to live in homes with some form of care or support.
- 6.29 The 2, 3, and 4+-bedroom categories have been merged for the purposes of older persons as we would not generally expect many (if any) households in this category to need (or indeed be able to be allocated) more than 2-bedrooms in the rented affordable housing sector.

Figure 6.14: Modelled Mix of Housing by Size and Age – affordable housing (rented) – Ashford							
	2- 3- 4+						
	1-bedroom	bedrooms	bedrooms	bedrooms			
Under 65	22%	37%	32%	8%			
65 and over	42%	58%					
All affordable housing (rented)	29%	36%	29%	6%			

Source: Housing Market Model

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- 6.30 A further analysis of the need for rented affordable housing is to compare the need with the supply (turnover) of different sizes of accommodation. This links back to estimates of need in the previous section (an annual need for 475 dwellings per annum from households unable to buy OR rent) with additional data from CoRe about the sizes of homes let over the past three years.
- 6.31 This analysis is quite clear in showing the very low supply of larger homes relative to the need for 4+-bedroom accommodation in particular, where it is estimated the supply is only around 9% of the need arising each year, whereas for 1-bedroom homes approaching half of the need can be met.

Figure 6.15: Need for rented affordable housing by number of									
	bedrooms								
	Gross Annual Need	Gross Annual Supply	Net Annual Need	As a % of total net annual need	Supply as a % of gross need				
1-bedroom	196	89	106	22.4%	45.7%				
2-bedrooms	286	108	178	37.5%	37.8%				
3-bedrooms	195	44	151	31.9%	22.3%				
4+-bedrooms	43	4	39	8.2%	9.2%				
Total	720	245	475	100.0%	34.0%				

Source: JGC analysis

## **Indicative Targets for Different Sizes of Property by Tenure**

6.32 The analysis below provides some indicative targets for different sizes of home (by tenure). The conclusions take account of a range of factors, including the modelled outputs and an understanding of the stock profile and levels of under-occupancy and overcrowding. The analysis (for rented affordable housing) also draws on the Housing Register data as well as taking a broader view of issues such as the flexibility of homes to accommodate changes to households (e.g. the lack of flexibility offered by a 1-bedroom home for a couple looking to start a family).



## Social/Affordable Rented

6.33 Bringing together the above, a number of factors are recognised. This includes recognising that it is unlikely that all affordable housing needs will be met and that it is likely that households with a need for larger homes will have greater priority (as they are more likely to contain children). That said, there is also a possible need for 1-bedroom social housing arising due to homelessness (typically homeless households are more likely to be younger single people). The following mix of social/affordable rented housing is therefore suggested.

6.

Under 65 65 and over

1-bedroom: 25%1-bedroom: 50%2-bedroom: 30%2+-bedroom: 50%

3-bedroom: 35%4+-bedroom: 10%

- 6.34 Regarding older persons housing, the above recommendations aim to promote the opportunity for older person households to downsize, with a 2-bed offering being more likely to encourage this than 1-bed homes. Also, whilst technically most older person households will only have a 'need' for a 1-bed home, a larger property remains affordable as most older person households are not impacted by the bedroom tax / spare room subsidy. While we have identified a need for 50% of affordable older person homes to be 2+ bedrooms it is likely that delivery will be focused on those with only 2-bedrooms.
- 6.35 It should be noted that the above recommendations are to a considerable degree based on projecting the need forward to 2042 and will vary over time. It may be at a point in time the case that Housing Register data identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

## Affordable Home Ownership

6.36 In the affordable home ownership sector a profile of housing that more closely matches the outputs of the modelling is suggested. It is considered that the provision of affordable home ownership should be more explicitly focused on delivering smaller family housing for younger households and childless couples. The conclusions also take account of the earlier observation that it may be difficult to make larger homes genuinely affordable for AHO. Based on this analysis, it is suggested that the following mix of affordable home ownership would be appropriate:

1-bedroom: 20%

2-bedroom: 45%

3-bedroom: 30%

4+-bedroom: 5%

#### **Market Housing**

- 6.37 Finally, in the market sector, a balance of dwellings is suggested that takes account of both the demand for homes and the changing demographic profile (as well as observations about the current mix when compared with other locations and also the potential to slightly reduce levels of under-occupancy).
- 6.38 We have also had regard to the potential for rightsizing but also recognise that in the market sector there is limited ability to control what households purchase. This sees a slightly larger recommended profile compared with other tenure groups:

1-bedroom: 5%2-bedroom: 30%3-bedroom: 40%

4+-bedroom: 25%

6.39 Although the analysis has quantified this on the basis of the market modelling and an understanding of the current housing market (including the stock profile in different tenures as set out earlier in this section), it does not necessarily follow that such prescriptive figures should be included in the plan making process (although it will be useful to include an indication of the broad mix to be sought across the Council area) – demand can change over time linked to macro-economic factors and local supply. Policy aspirations could also influence the mix sought.



6.40 The suggested figures can be used as a monitoring tool to ensure that future delivery is not unbalanced when compared with the likely requirements as driven by demographic change in the area. The recommendations can also be used as a set of guidelines to consider the appropriate mix on larger development sites, and the Council could expect justification for a housing mix on such sites which significantly differs from that modelled herein. Site location and area character are also relevant considerations as to what the appropriate mix of market housing on individual development sites.

## **Smaller-area Housing Mix**

- 6.41 The analysis above has focussed on overall study Borough-wide needs with conclusions at the strategic level. It should however be recognised that there will be variations in the need within the area due to the different role and function of a location and the specific characteristics of local households (which can also vary over time). This report does not seek to model smaller-area housing mix although data is available that can help inform specific local issues (including data about household composition, current housing mix and overcrowding/under-occupation). Below are some points for consideration when looking at needs in any specific location:
  - a) Whilst there are differences in the stock profile in different locations this should not necessarily be seen as indicating particular surpluses or shortfalls of particular types and sizes of homes;
  - b) As well as looking at the stock, an understanding of the role and function of areas is important. For example, areas traditionally favoured by family households might be expected to provide a greater proportion of larger homes;
  - c) That said, some of these areas will have very few small/cheaper stocks and so consideration needs to be given to diversifying the stock; and
  - d) The location/quality of sites will also have an impact on the mix of housing. For example, brownfield sites in urban locations may be more suited to flatted development (as well as recognising the point above about role and function) whereas a more suburban/rural site may be more appropriate for family housing. Other considerations (such as proximity to public transport) may impact on a reasonable mix at a local level.



6.42 Overall, it is suggested the Council should broadly seek the same mix of housing in all locations as a starting point in policy; but would be flexible to a different mix where specific local characteristics suggest (such as site characteristics and location). Additionally, in the affordable sector it may be the case that Housing Register data for a smaller area identifies a shortage of housing of a particular size/type which could lead to the mix of housing being altered from the overall suggested requirement.

Analysis of the future mix of housing required takes account of demographic change, including potential changes to the number of family households and the ageing of the population. The proportion of households with dependent children in Ashford is above average with around 31% of all households containing dependent children in 2021 (compared with around 29% regionally and nationally). There are notable differences between different types of households, with married couples (with dependent children) seeing a high level of owner-occupation, whereas as lone parents are particularly likely to live in social or private rented accommodation.

6.

- There are a range of factors which will influence demand for different sizes of homes, including demographic changes; future growth in real earnings and households' ability to save; economic performance and housing affordability. The analysis linked to future demographic change concludes that the following represents an appropriate mix of affordable and market homes, this takes account of both household changes and the ageing of the population as well as seeking to make more efficient use of new stock by not projecting forward the high levels of under-occupancy (which is notable in the market sector).
- In all sectors the analysis points to a particular need for 2- and 3-bedroom accommodation, with varying proportions of 1- and 4+-bedroom homes. For rented affordable housing for Under 65s there is a clear need for a range of different sizes of homes, including 45% to have at least 3-bedrooms of which 10% should have at least 4-bedrooms. Our recommended mix is set out below:

Suggested size mix of housing by tenure – Ashford								
	Market	Affordable home	Affordable housing (rented)					
		ownership	Under 65	65 and over				
1-bedroom	5%	20%	25%	50%				
2-bedrooms	30%	45%	30%	50%				
3-bedrooms	40%	30%	35%					
4+-bedrooms	25%	5%	10%					

The strategic conclusions in the affordable sector recognise the role which
delivery of larger family homes can play in releasing a supply of smaller
properties for other households. Also recognised is the limited flexibility which 1bedroom properties offer to changing household circumstances, which feed
through into higher turnover and management issues. The conclusions also take
account of the current mix of housing by tenure and also the size requirements
shown on the Housing Register.

## **Need for Different Sizes of Homes: Key Messages (cont...)**

- The mix identified above could inform strategic policies although a flexible approach should be adopted. For example, in some areas affordable housing registered providers find difficulties selling 1-bedroom affordable home ownership (AHO) homes and therefore the 1-bedroom elements of AHO might be better provided as 2-bedroom accommodation. That said, given current house prices there are potential difficulties in making (larger) AHO genuinely affordable.
- Additionally, in applying the mix to individual development sites, regard should be had to the nature of the site and character of the area, and to up-to-date evidence of need as well as the existing mix and turnover of properties at the local level. The Council should also monitor the mix of housing delivered.



# 7. Older and Disabled People

#### Introduction

7.1 This section studies the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. It responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019. It includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).

## **Older People**

7.2 The table below provides baseline population data about older persons in Ashford and compares this with other areas. The table shows the Borough has a similar age structure to that seen regionally and nationally with 20% of the population being aged 65 and over. The proportion of people aged 75 and over and 85 and over is also broadly in-line with equivalent figures for other areas.

Figure 7.1: Older Persons Population, 2023							
	Ashford	Ashford Kent South East Engla					
Under 65	80.4%	79.5%	80.2%	81.3%			
65-74	9.6%	10.1%	9.7%	9.5%			
75-84	7.5%	7.6%	7.2%	6.7%			
85+	2.5%	2.8%	2.8%	2.5%			
Total	100.0%	100.0%	100.0%	100.0%			
Total 65+	19.6%	20.5%	19.8%	18.7%			
Total 75+	10.0%	10.4%	10.1%	9.2%			

Source: ONS

7.3 The table below shows the same data for sub-areas. This is based on the 2022 mid-year population estimates (MYE) and so is slightly different to the 2023 MYE as shown above. The analysis points to some variation in the proportion of older people, this being notably higher in rural areas – and Rural South in particular – Ashford Town has the lowest proportion of people aged 65+ at just 15% of the population.

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Figure 7.2: Older Persons Population, 2022 – sub-areas								
	Under	65-74	75-84	85+	Total	Total	Total	
	65	05-74	75-64	00+	Total	65+	75+	
Ashford Town	85.3%	8.0%	5.1%	1.7%	100.0%	14.7%	6.8%	
Rural East	72.6%	14.3%	10.0%	3.1%	100.0%	27.4%	13.0%	
Rural North	74.8%	12.2%	9.2%	3.7%	100.0%	25.2%	12.9%	
Rural South	68.2%	14.4%	12.8%	4.5%	100.0%	31.8%	17.3%	
Rural West	72.3%	13.7%	10.2%	3.8%	100.0%	27.7%	14.0%	
Borough	80.3%	10.0%	7.2%	2.5%	100.0%	19.7%	9.7%	

Source: ONS

#### Projected Future Changes to the Population of Older People

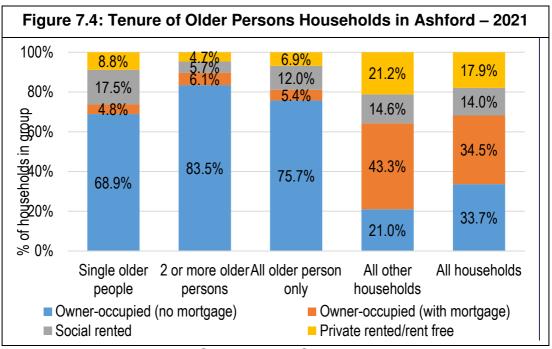
- 7.4 Population projections can next be used to provide an indication of how the number of older persons might change in the future with the table below showing that Ashford is projected to see a notable increase in the older person population the projection is based on the Standard Method.
- 7.5 For the 2023-42 a projected increase in the population aged 65+ of around 49% is shown the population aged under 65 is in contrast projected to see a more modest increase (of 17%). In total population terms, the projections show an increase in the population aged 65 and over of 13,200 people. This is against a backdrop of an overall increase of 32,400 population growth of people aged 65 and over therefore accounts for 41% of the total projected population change.

Figure 7.3: P	Figure 7.3: Projected Change in Population of Older Persons, 2023 to							
	2042 – Ashford							
	2023	2023 2042 Change						
	2025	2042	population	% change				
Under 65	111,153	130,317	19,164	17.2%				
65-74	13,338	18,934	5,596	42.0%				
75-84	10,370	15,164	4,794	46.2%				
85+	3,422	6,236	2,814	82.2%				
Total	138,283	170,650	32,367	23.4%				
Total 65+	27,130	40,334	13,204	48.7%				
Total 75+	13,792	21,400	7,608	55.2%				



#### Characteristics of Older Person Households

- 7.6 The figure below shows the tenure of older person households. The data has been split between single older person households and those with two or more older people (which will largely be couples). The data shows that the majority of older persons households are owner occupiers (81% of older person households), and indeed most are owner occupiers with no mortgage and thus may have significant equity which can be put towards the purchase of a new home. Some 12% of older persons households live in the social rented sector and the proportion of older person households living in the private rented sector is relatively low (about 7%).
- 7.7 There are also notable differences for different types of older person households with single older people having a lower level of owner-occupation than larger older person households this group also has a higher proportion living in the social rented sector.



Source: 2021 Census

7.8 The table below shows the tenure of older person households by sub-area (figures are for all older person households). This shows modest differences between areas with a range from 79% of older persons being owner-occupiers in Ashford Town, up to 88% in the Rural East sub-area. Figures for the proportions living in social rented housing show the opposite pattern, varying from 8% in Rural East, up to 14% in Ashford Town. There is little variance in the proportions living in the private rented sector – between 6% and 9% in all areas.

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Figure 7.5: Tenure of Older Persons Households in Ashford, 2021 –								
		sub-are	as					
	Owner- occupied (no mort- gage)	Owner- occupied (with mort- gage)	Social rented	Private rented	TOTAL			
Ashford Town	73.2%	5.4%	14.5%	6.9%	100.0%			
Rural East	80.9%	6.7%	6.6%	5.8%	100.0%			
Rural North	72.3%	5.1%	13.8%	8.7%	100.0%			
Rural South	79.5%	5.5%	8.9%	6.1%	100.0%			
Rural West	76.5%	5.3%	10.6%	7.5%	100.0%			
Borough	75.7%	5.5%	12.0%	6.8%	100.0%			

Source: 2021 Census

#### **Disabilities**

7.9 The table below shows the proportion of people who are considered as disabled under the definition within the 2010 Equality Act<sup>6</sup>, drawn from 2021 Census data, and the proportion of households where at least one person has a disability. The data suggests that some 32% of households in the Council area contain someone with a disability. This figure is similar to that seen across other areas. The figures for the population with a disability also show a broadly similar proportion than other locations – some 17% of the population having a disability.

Figure 7.6: Households and People with a Disability, 2021								
	Households	Containing	Population wi	th a Diaghility				
	Someone wit	h a Disability	Population with a Disability					
	No.	%	No.	%				
Ashford	17,174	32.1%	22,655	17.1%				
Kent	211,707	32.7%	281,423	17.9%				
South East	1,144,084	30.0%	1,496,340	16.1%				
England	7,507,886	32.0%	9,774,510	17.3%				

Source: 2021 Census

<sup>&</sup>lt;sup>6</sup> The Census uses the same definition of disability as described in the Equality Act. This defines disability as a person with a physical or mental impairment that has a 'substantial' and 'long-term' negative effect on their ability to do normal daily activities.



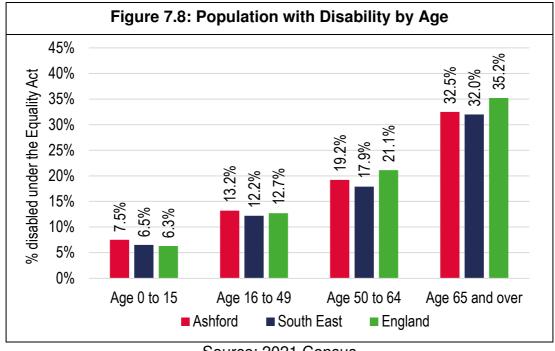
6

7.10 The table below shows the same information for sub-areas; this shows similar proportions of the population and households with a disability across all areas figures being slightly higher in Rural South and lower in Rural North.

Figure 7.7: Households and People with a Disability, 2021 – sub-areas								
		Containing	Population with a Disability					
	Someone with a Disability							
	No.	%	No.	%				
Ashford Town	10,960	31.9%	14,519	16.6%				
Rural East	705	31.6%	907	16.7%				
Rural North	858	29.9%	1,060	15.5%				
Rural South	3,300	32.9%	4,315	18.8%				
Rural West	1,358	32.8%	1,848	18.7%				
Borough	17,181	32.1%	22,649	17.1%				

Source: 2021 Census

7.11 As noted, it is likely that the age profile will impact upon the numbers of people with a disability, as older people tend to be more likely to have a disability. The figure below shows the age bands of people with a disability. It is clear from this analysis that those people in the oldest age bands are more likely to have a disability. The analysis also shows similar levels of disability in all age bands when compared with the regional and national position.



Source: 2021 Census

# **Health Related Population Projections**

- 7.12 The incidence of a range of health conditions is an important component in understanding the potential need for care or support for a growing older population. The analysis undertaken covers both younger and older age groups and draws on prevalence rates from the PANSI (Projecting Adult Needs and Service Information) and POPPI (Projecting Older People Population Information) websites. Adjustments have been made to take account of the age specific health/disabilities previously shown.
- 7.13 Of particular note are the large increases in the number of older people with dementia (increasing by 63% from 2023 to 2042 and mobility problems (up 57% over the same period). Changes for younger age groups are smaller, reflecting the fact that projections are expecting older age groups to see the greatest proportional increases in population. When related back to the total projected change to the population, the increase of people aged 65+ with a mobility problem represents around 8% of total projected population growth.

Figure 7.9: Projected Changes to Population with a Range of Disabilities – Ashford							
Disability	Age Range	2023	2042	Change	% change		
Dementia	65+	1,739	2,840	1,100	63.3%		
Mobility problems	65+	4,589	7,209	2,620	57.1%		
Autistic Spectrum	18-64	779	940	161	20.7%		
Disorders	65+	234	349	115	49.1%		
Learning	15-64	2,066	2,468	402	19.4%		
Disabilities	65+	521	772	252	48.4%		
Impaired mobility	16-64	4,612	5,464	852	18.5%		

Source: POPPI/PANSI and Demographic Projections

- 7.14 Invariably, there will be a combination of those with disabilities and long-term health problems that continue to live at home with family, those who chose to live independently with the possibility of incorporating adaptations into their homes and those who choose to move into supported housing.
- 7.15 The projected change shown in the number of people with disabilities provides clear evidence justifying delivering 'accessible and adaptable' homes as defined in Part M4(2) of Building Regulations, subject to viability and site suitability.



#### **Need for Specialist Accommodation for Older People**

7.16 Given the ageing population and higher levels of disability and health problems amongst older people, there is likely to be an increased requirement for specialist housing options moving forward. The box below shows the different types of older persons housing which are considered.

# **Definitions of Different Types of Older Persons' Accommodation**

**Age-restricted general market housing:** This type of housing is generally for people aged 55 and over and the active elderly. It may include some shared amenities such as communal gardens, but does not include support or care services.

Retirement living or sheltered housing (housing with support): This usually consists of purpose-built flats or bungalows with limited communal facilities such as a lounge, laundry room and guest room. It does not generally provide care services, but provides some support to enable residents to live independently. This can include 24-hour on-site assistance (alarm) and a warden or house manager.

Extra care housing or housing-with-care (housing with care): This usually consists of purpose-built or adapted flats or bungalows with a medium to high level of care available if required, through an onsite care agency registered through the Care Quality Commission (CQC). Residents are able to live independently with 24-hour access to support services and staff, and meals are also available. There are often extensive communal areas, such as space to socialise or a wellbeing centre. In some cases, these developments are known as retirement communities or villages - the intention is for residents to benefit from varying levels of care as time progresses.

Residential care homes and nursing homes (care bedspaces): These have individual rooms within a residential building and provide a high level of care meeting all activities of daily living. They do not usually include support services for independent living. This type of housing can also include dementia care homes.

Source: Planning Practice Guidance [63-010]



- 7.17 The need for specialist housing for older persons is typically modelled by applying prevalence rates to current and projected population changes and considering the level of existing supply. There is no standard methodology for assessing the housing and care needs of older people. The current and future demand for elderly care is influenced by a host of factors including the balance between demand and supply in any given area and social, political, regulatory and financial issues. Additionally, the extent to which new homes are built to accessible and adaptable standards may over time have an impact on specialist demand (given that older people often want to remain at home rather than move to care) this will need to be monitored.
- 7.18 There are a number of 'models' for considering older persons' needs, but they all essentially work in the same way. The model results are however particularly sensitive to the prevalence rates applied, which are typically calculated as a proportion of people aged over 75 who could be expected to live in different forms of specialist housing. Whilst the population aged 75 and over is used in the modelling, the estimates of need would include people of all ages.
- 7.19 Whilst there are no definitive rates, the PPG [63-004] notes that 'the future need for specialist accommodation for older people broken down by tenure and type (e.g. sheltered housing, extra care) may need to be assessed and can be obtained from a number of online tool kits provided by the sector, for example SHOP@ for Older People Analysis Tool)'. The PPG does not specifically mention any other tools and therefore seems to be indicating that SHOP@ would be a good starting point for analysis. Since the PPG was published the Housing Learning and Information Network (Housing LIN) has removed the Shop@ online toolkit although the base rates used for analysis are known.
- 7.20 The SHOP@ tool was originally based on data in a 2008 report (More Choice Greater Voice) and in 2011 a further suggested set of rates was published (rates which were repeated in a 2012 publications). In 2016, Housing LIN published a review document which noted that the 2008 rates are 'outdated' but also noting that the rates from 2011/12 were 'not substantiated'. The 2016 review document therefore set out a series of proposals for new rates to be taken forward onto the Housing LIN website.



- 7.21 Whilst the 2016 review rates do not appear to have ever led to an update of the website, it does appear from reviewing work by Housing LIN over the past couple of years as if it is these rates which typically inform their own analysis (subject to evidence based localised adjustments).
- 7.22 For clarity, the table below shows the base prevalence rates set out in the various documents described above. For the analysis in this report the age-restricted and retirement/sheltered have been merged into a single category (housing with support).

Figure 7.10: Range of suggested baseline prevalence rates from a								
number of tools and publications								
Type/Rate	SHOP@	Housing in	2016 Housing					
	$(2008)^7$	Later Life	LIN Review <sup>9</sup>					
		(2012)8						
Age-restricted general	-	-	25					
market housing								
Retirement living or	125	180	100					
sheltered housing								
(housing with support)								
Extra care housing or	45	65	30-40					
housing-with-care			('proactive					
(housing with care)			range')					
Residential care homes	65	(no figure	40					
		apart from 6						
Nursing homes (care	45	for dementia)	45					
bedspaces), including								
dementia								

Source: Housing LIN



<sup>&</sup>lt;sup>7</sup> Based on the More Choice Greater Voice publication of 2008 (<a href="https://www.housinglin.org.uk/">https://www.housinglin.org.uk/</a> assets/Resources/Housing/Support materials/Reports/MCGVdocument.pdf). It should be noted that although these rates are from 2008, they are the same rates as were being used in the online toolkit when it was taken offline in 2019.

https://www.housinglin.org.uk/\_assets/Resources/Housing/Support\_materials/Toolkit/Housing\_in\_Later\_Life\_Toolkit.pdf

<sup>9</sup> https://edocs.elmbridge.gov.uk/IAM/IAMCache/3793607/3793607.pdf

- 7.23 In interpreting the different potential prevalence rates it is clear that:
  - The prevalence rates used should be considered and assessed taking account of an authority's strategy for delivering specialist housing for older people. The degree for instance which the Council want to require extra care housing as an alternative to residential care provision would influence the relative balance of need between these two housing types;
  - The Housing LIN model has been influenced by existing levels of provision and their view on what future level of provision might be reasonable taking account of how the market is developing, funding availability etc. It is more focused towards publicly commissioned provision. There is a degree to which the model and assumptions within it may not fully capture the growing recent private sector interest and involvement in the sector, particularly in extra care; and
  - The assumptions in these studies look at the situation nationally. At a more local level, the relative health of an area's population is likely to influence the need for specialist housing with better levels of health likely to mean residents are able to stay in their own homes for longer.
- 7.24 These issues are considered to provide appropriate modelling assumptions for assessing future needs. Nationally, there has been a clear focus on strengthening a community-led approach and reducing reliance on residential and nursing care in particular focussing where possible on providing households with care in their own home. This could however be provision of care within general needs housing; but also care which is provided in a housing with care development such as in extra care housing.
- 7.25 We consider that the prevalence rates shown in the 2016 Housing LIN Review is an appropriate starting point; but that the corollary of lower care home provision should be a greater focus on delivery of housing with care. Having regard to market growth in this sector in recent years, and since the above studies were prepared, we consider that the starting point for housing with care should be the higher rate shown in the SHOP@ report (this is the figure that would align with the PPG).
- 7.26 Rather than simply taking the base prevalence rates, an initial adjustment has been made to reflect the relative health of the local older person population. This has been based on Census data about the proportion of the population aged 75 and over who have a long-term health problem or disability (LTHPD) compared with the England average. In Ashford, the data shows slightly better health in the 75+ population and so a modest decrease has been made to the prevalence rates.



- 7.27 A second local adjustment has been to estimate a tenure split for the housing with support and housing with care categories. This again draws on suggestions in the 2016 Review which suggests that less deprived local authorities could expect a higher proportion of their specialist housing to be in the market sector. Using 2019 Index of Multiple Deprivation (IMD) data shows Ashford to be the 152<sup>nd</sup> most deprived local authority in England (out of 317). This is in the middle of the range and suggests broadly the base position (from Housing LIN) in terms of proportions of market and affordable housing (for housing with support and housing with care).
- 7.28 The following prevalence rates, expressed as a need per 1,000 people aged 75 and over have been used in the analysis:
  - Housing with support (market) 47 units;
  - Housing with support (affordable) 70 units;
  - Housing with care (market) 24 units;
  - Housing with care (affordable) 18 units;
  - Residential care—37 bedspaces; and
  - Nursing care— 42 bedspaces
- 7.29 It is also important to understand the supply of different types of specialist accommodation with the tables below showing various categories by sub-area. The first table is for housing with support and housing with care which are more likely to be self-contained dwellings with the second table looking at residential and nursing care bedspaces. The total figures have also been standardised on the basis of the number of units per 1,000 people aged 75 and over.
- 7.30 The analysis shows a total of just under 1,200 units of housing with support or care, which represents around 91 per 1,000 people aged 75 and over. There is some variation by sub-area with Ashford Town seeing the highest number (525 units) but the highest proportion per population aged 75+ in Rural North.
- 7.31 For nursing and residential care, a slightly lower level of supply is shown, with a total of 772 bedspaces, the highest number and proportion per 1,000 people aged 75+ being in Ashford Town. There was no supply shown in the Rural East sub-area.



Figure 7.11: Current supply of housing with support and housing with							
		care	by sub	-area			
	Housir	ng with	Housir	ng with			Supply
	sup	port	ca	ire		Popn	per
		Afford-		Afford-	Total	aged 75+	1,000
	Market	able	Market	able		(2022)	aged
		abio		abic			75+
Ashford Town	151	271	0	103	525	6,076	86
Rural East	0	0	0	33	33	713	46
Rural North	69	63	0	0	132	893	148
Rural South	193	136	0	41	370	4,062	91
Rural West	56	78	0	0	134	1,438	93
Borough	469	548	0	177	1,194	13,182	91

Source: Elderly Accommodation Counsel

Figure 7.12: Current supply of residential and nursing care bedspaces by sub-area							
Resident- ial care Nursing care Total Popn Supply aged 75+ per 1,000 (2022) aged 75+							
Ashford Town	59	398	457	6,076	75		
Rural East	0	0	0	713	0		
Rural North	28	0	28	893	31		
Rural South	28	226	254	4,062	63		
Rural West	33	0	33	1,438	23		
Borough	148	624	772	13,182	59		

Source: Elderly Accommodation Counsel

7.32 Taking the supply forward and using the prevalence rates suggested the tables below shows estimated needs for different types of housing linked to the population projections. The analysis is separated into the various different types and tenures although it should be recognised that there could be some overlap between categories (i.e. some households might be suited to more than one type of accommodation).

- 7.33 The analysis suggests for all types and tenures of accommodation other than nursing care bedspace that there is a current shortfall of provision and with increases in the older person population there is potentially a notable level of additional need over the period to 2042. For housing with support (e.g. sheltered/retirement housing) the analysis points to a particular need for affordable housing, whilst for housing with care (e.g. Extra-care) the main need is likely to be in the market sector.
- 7.34 The analysis does not attempt to break down the need into sub-areas; however the data on supply can be used to understand which locations currently have a higher or lower supply of different types of housing.

Figur	Figure 7.13: Specialist Housing Need using adjusted SHOP@Review							
	Assumptions, 2023-42 – Ashford							
		Housing demand per 1,000	Current supply	Current demand	Current shortfall/ surplus (- ve)	Additional demand to 2042	Shortfall /surplus by 2042	
Housing	Market	47	469	653	184	360	544	
with support	Affordable	70	548	961	413	530	944	
Total (housing w	vith support)	117	1,017	1,614	597	891	1,488	
Housing	Market	24	0	334	334	184	518	
with care	Affordable	18	177	247	70	136	207	
Total (housing	g with care)	42	177	581	404	321	725	
Residential care bedspaces		37	148	517	369	285	654	
Nursing care bedspaces		42	624	581	-43	321	278	
Total bedspa	ces	80	772	1,098	326	606	931	

Source: JGC analysis

7.35 The provision of a choice of attractive housing options to older households is a component of achieving good housing mix. The availability of such housing options for the growing older population may enable some older households to downsize from homes which no longer meet their housing needs or are expensive to run. The availability of housing options which are accessible to older people will also provide the opportunity for older households to 'downsize' which can help improve their quality of life.

7.36 It should also be noted that within any category of need there may be a range of products. For example, many recent market extra-care schemes have tended to be focused towards the 'top-end' of the market and may have significant service charges (due to the level and quality of facilities and services). Such homes may therefore only be affordable to a small proportion of the potential market, and it will be important for the Council to seek a range of products that will be accessible to a wider number of households if needs are to be met.

## **Consultation with KCC regarding Older Persons**

- 7.37 In general, as a local authority, Ashford has been a much more active authority than others in Kent concerning Extra Care.
- 7.38 The Kent Housing Group have also published a new housing strategy, which is centred around providing mainstream housing with adaptations or built to specific specifications.
- 7.39 The County Council want to continue to move away from residential care to extra care. But they also want to provide in situ support. And more accommodation built to lifetime home standards can support people without being specialist housing.
- 7.40 The County Council are particularly keen to move younger adults out of specialist housing and into the community. To fund this, they would like to use S106 payments for individual adaptations. Although they were keen to stress it was less about the house than the wider environment.
- 7.41 The County Council raised the issue that RPs are less empathetic to people with complex needs, mental health issues, dementia, etc., and the strategy would like to move people to mainstream housing to ensure they can be provided with continuous support without having to move around.
- 7.42 The RP's housing management policies need to be applied more flexibly to reflect individual needs rather than just blanket approach. They need to be less distant and more about local management, as this will avoid people being disadvantaged by a call centre approach when often they have poor communication.



- 7.43 The former strategy was to focus on the delivery of Extra-Care in response to the lack of appropriate stock. However, they now want to improve the general housing stock to allow a greater number of people to access care within their own homes without having to move.
- 7.44 By increasing the supply of suitable general housing properties this will allow older people to move into better-equipped accommodation and free up homes for families.
- 7.45 There has been a lot of extra-care housing in Ashford, with 4 schemes providing 177 1-2 bedroom flats. The schemes are generally of good quality and have a healthy turnover which means the waiting lists are not long for this type of property.
- 7.46 There is however, a danger of Extra Care being oversupplied in Ashford, particularly if all the pipeline supply ever materialises. Although they suspect some of that may be diverted to mainstream older persons' housing.
- 7.47 They are still encouraging extra care to be delivered, particularly if it has a dementia wing and where it allows couples to live together. KCC also want extra-care to increase its capability to meet complex care, including providing night care.
- 7.48 Much of the extra-care housing is for people aged 55 and older, but the county council are keen for people in their 40s and 50s to access it where they need it. Extra Care schemes are designed with the needs of those with mobility issues in mind (level access, wheelchair turning space etc), this makes them suitable for younger disabled people as well as older and so planning permission should be applied flexibly.
- 7.49 The County Council are finding it particularly difficult to house people with catastrophic injuries and early onset conditions, such as MS. There are regular horse-riding accidents in the area. and some housing for this group could help free up beds. Similarly, for those who are coming out of Ashford Hospital, who often meet long delays.
- 7.50 The County Council noted that, broadly speaking, West Kent has seen too much nursing care developed. In East Kent, there is also a greater supply of residential care, but in older stock. This might not be suitable long term, and often they are converted into B&Bs.



7.51 More widely, there are issues about sourcing nurses in the area, which may contribute to a falling supply or a new supply not coming forward. Part of this is driven by Kent being a peninsula and low-wage workers needing to live locally. The cost of housing is not an issue, but it is a large area to cover, and public transport is poor, particularly at night. One solution would be the promotion of key worker accommodation could meet that demand.

## **Wheelchair User Housing**

- 7.52 The analysis below draws on secondary data sources to estimate the number of current and future wheelchair users and to estimate the number of wheelchair accessible/adaptable dwellings that might be required in the future. Estimates of need produced in this report draw on data from the English Housing Survey (EHS) mainly 2020/21 data. The EHS data used includes the age structure of wheelchair users, information about work needed to homes to make them 'visitable' for wheelchair users and data about wheelchair users by tenure.
- 7.53 The table below shows at a national level the proportion of wheelchair user households by the age of household reference person. Nationally, around 3.1% of households contain a wheelchair user with around 1% using a wheelchair indoors. There is a clear correlation between the age of household reference person and the likelihood of there being a wheelchair user in the household.

Figure 7.14: Proportion of wheelchair user households by age of								
	household reference person – England							
Age of household reference person	No household members use a wheel-chair	Uses wheel-chair all the time	Uses wheel-chair indoors only	Uses wheel-chair outdoors only	TOTAL			
24 and under	99.4%	0.4%	0.0%	0.1%	100.0%			
25-34	99.4%	0.1%	0.1%	0.3%	100.0%			
35-49	97.9%	0.4%	0.3%	1.4%	100.0%			
50-64	97.1%	0.5%	0.2%	2.2%	100.0%			
65 and over	94.3%	1.3%	0.5%	4.0%	100.0%			
All households	96.9%	0.6%	0.3%	2.2%	100.0%			

Source: English Housing Survey (2020/21)



7.54 The prevalence rate data can be brought together with information about the household age structure and how this is likely to change moving forward – adjustments have also been made to take account of the relative health (by age) of the population. The data estimates a total of 1,524 wheelchair user households in 2023, and that this will rise to 2,102 by 2042.

Figure 7.15: Estimated number of wheelchair user households (2023-								
	42) – Ashford							
	Prevalence	Households	Households	Wheelchair	Wheelchair			
	rate (% of	2023	2042	user	user			
	house-			households	households			
	holds)			(2023)	(2042)			
24 and under	0.8%	1,001	1,922	8	15			
25-34	0.6%	7,073	8,545	42	51			
35-49	1.9%	14,292	18,266	275	352			
50-64	2.2%	16,738	19,700	365	430			
65 and over	4.9%	17,010	25,593	834	1,255			
All households	-	56,114	74,026	1,524	2,102			

Source: JGC analysis

- 7.55 The finding of an estimated current number of wheelchair user households does not indicate how many homes might be need for this group some households will be living in a home that is suitable for wheelchair use, whilst others may need improvements to accommodation, or a move to an alternative home. Data from the EHS shows that of the 814,000 wheelchair user households, some 200,000 live in a home that would either be problematic or not feasible to make fully 'visitable' this is around 25% of wheelchair user households.
- 7.56 Applying this to the current number of wheelchair user households across the Borough gives a current need for 381 additional wheelchair user homes. If the projected need is also discounted to 25% of the total (on the basis that many additional wheelchair user households will already be in accommodation) then a further need for 144 homes in the 2023-42 period can be identified. Added together this leads to a need estimate of 525 wheelchair user homes equating to 28 dwellings per annum.

Figure 7.16: Estimated need for wheelchair user homes, 2023-42						
	Current need	,	Total current and			
		(2023-42)	future need			
Ashford	381	144	525			

Source: JGC analysis

7.57 Furthermore, information in the EHS (for 2020/21) also provides national data about wheelchair users by tenure. This showed that, at that time, around 6.7% of social tenants were wheelchair user (including 1.8% using a wheelchair indoors/all the time), compared with 2.6% of owner-occupiers (0.8% indoors/all the time). These proportions can be expected to increase with an ageing population but do highlight the likely need for a greater proportion of social (affordable) homes to be for wheelchair users.

Figure 7.17: Proportion of wheelchair user households by tenure of						
	household	reference p	oerson – En	gland		
Tenure	No household members use a wheelchair	Uses wheelchair all the time	Uses wheelchair indoors only	Uses wheelchair outdoors only	TOTAL	
Owners	97.4%	0.6%	0.2%	1.8%	100.0%	
Social sector	93.3%	1.3%	0.5%	4.9%	100.0%	
Private renters	98.6%	0.2%	0.2%	1.0%	100.0%	
All households	96.9%	0.6%	0.3%	2.2%	100.0%	

Source: English Housing Survey (2020/21)

- 7.58 To meet the identified need, the Council could seek a proportion (potentially up to 5%) of all new market homes to be M4(3) compliant and potentially a higher figure in the affordable sector (potentially up to 10%). These figures reflect that not all sites would be able to deliver homes of this type. In the market sector these homes would be M4(3)A (adaptable) and M4(3)B (accessible) for affordable housing.
- 7.59 As with M4(2) homes it may not be possible for some schemes to be built to these higher standards due to built-form, topography, flooding etc. Furthermore, provision of this type of property may in some cases challenge the viability of delivery given the reasonably high build out costs.



- 7.60 It is worth noting that the Government has now reported on a consultation (Raising Accessibility Standards for New Homes<sup>10</sup>) on changes to the way the needs of people with disabilities and wheelchair users are planned for as a result of concerns that in the drive to achieve housing numbers, the delivery of housing that suits the needs of the households (in particular those with disabilities) is being compromised on viability grounds.
- 7.61 The key outcome is: 'Government is committed to raising accessibility standards for new homes. We have listened carefully to the feedback on the options set out in the consultation and the government response sets out our plans to mandate the current M4(2) requirement in Building Regulations as a minimum standard for all new homes'. This change is due to shortly be implemented though a change to building regulations.
- 7.62 The consultation outcome still requires a need for M4(3) dwellings to be evidenced, stating 'M4(3) (Category 3: Wheelchair user dwellings) would continue as now where there is a local planning policy in place in which a need has been identified and evidenced. Local authorities will need to continue to tailor the supply of wheelchair user dwellings to local demand'.
- 7.63 As well as evidence of need, the viability challenge is particularly relevant for M4(3)(B) standards. These make properties accessible from the moment they are built and involve high additional costs that could in some cases challenge the feasibility of delivering all or any of a policy target.
- 7.64 It should be noted that local authorities only have the right to request M4(3)(B) accessible compliance from homes for which they have nomination rights. They can, however, request M4(3)(A) adaptable compliance from the wider (market) housing stock.

 $jg_c$ 

<sup>&</sup>lt;sup>10</sup> https://www.gov.uk/government/consultations/raising-accessibility-standards-for-new-homes

# Older and Disabled People: Key Messages

- A range of data sources and statistics have been accessed to consider the characteristics and housing needs of the older person population and the population with some form of disability. The two groups are taken together as there is a clear link between age and disability. The analysis responds to Planning Practice Guidance on Housing for Older and Disabled People published by Government in June 2019 and includes an assessment of the need for specialist accommodation for older people and the potential requirements for housing to be built to M4(2) and M4(3) housing technical standards (accessibility and wheelchair standards).
- The data shows that Ashford has a similar age structure in terms of older people
  as is seen regionally and nationally, and similar levels of disability compared with
  the national average. The older person population shows high proportions of
  owner-occupation, and particularly outright owners who may have significant
  equity in their homes (75% of all older person households are outright owners).
- The older person population is projected to increase notably moving forward. An ageing population means that the number of people with disabilities is likely to increase. Key findings for the 2023-42 period include:
  - ➤ a 49% increase in the population aged 65+ (potentially accounting for 41% of total population growth);
  - ➤ a 63% increase in the number of people aged 65+ with dementia and a 57% increase in those aged 65+ with mobility problems;
  - ➤ a need for around 1,500 additional housing units with support (sheltered/retirement housing) — around two-thirds in the affordable sector;
  - ➤ a need for around 700 additional housing units with care (e.g. extra-care) the majority (over 70%) in the market sector;
  - a need for additional nursing and residential care bedspaces (around 930 in the period); and
  - ➤ a need for over 500 dwellings to be for wheelchair users (meeting technical standard M4(3)).
- This would suggest that there is a clear need to increase the supply of accessible and adaptable dwellings and wheelchair-user dwellings as well as providing specific provision of older persons housing. Given the evidence, the Council could consider (as a start point) requiring all dwellings (in all tenures) to meet the M4(2) standards and around 5% of homes meeting M4(3) wheelchair user dwellings in the market sector (a higher proportion of around 10% in the affordable sector).



## Older and Disabled People: Key Messages (cont...)

- Where the authority has nomination rights the supply of M4(3) dwellings would be wheelchair-accessible dwellings (constructed for immediate occupation) and in the market sector they should be wheelchair-user adaptable dwellings (constructed to be adjustable for occupation by a wheelchair user). It should however be noted that there will be cases where this may not be possible (e.g. due to viability or site-specific circumstances) and so any policy should be applied flexibly.
- In framing policies for the provision of specialist older persons accommodation, the Council will need to consider a range of issues. This will include the different use classes of accommodation (i.e. C2 vs. C3) and requirements for affordable housing contributions (linked to this the viability of provision). There may also be some practical issues to consider, such as the ability of any individual development being mixed tenure given the way care and support services are paid for).





# 8. Private Rented Sector

#### Introduction

8.1 The private rented sector has been the key growth sector in the housing market for the last 15 years and now makes up just over 20% of all households in England. Since 2011, the private rented sector has been the second largest housing tenure in England behind owner-occupation, overtaking social housing. The private rental sector includes a wide range of accommodation types, including privately owned homes rented to others, HMOs, Co-living and build-to-rent accommodation.

#### **Background Data**

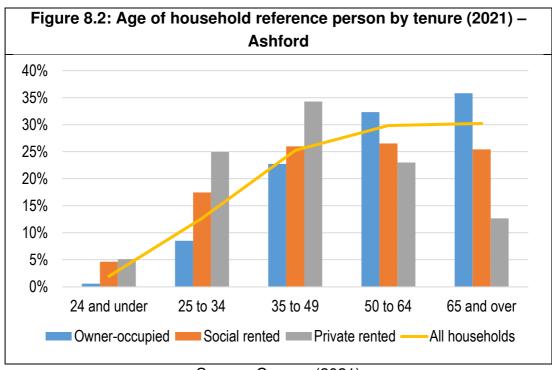
- 8.2 As set out earlier in this report the PRS accounts for 18% of all households in the Borough (9,600 households). Between 2011 and 2021 the tenure grew faster than any other at 27% or 2,000 additional households. This report also examined the rental market which, in summary, highlights the following key points:
  - Overall mean rents in the Borough are £1,180 per calendar month which is 15% below the England average.
  - Mean monthly rents vary from £841 for 1-bedroom to £1,952 for 4+-bedroom properties (based on existing tenancies);
  - Lower quartile monthly rents vary from £900 for 1-bedroom to £1,700 for 4+-bedroom properties (based on new tenancies).
  - Between 2015 and 2025 average (mean) rents in the Borough increased by 55% or £420. This was a similar rate of growth to that seen in other areas.
- 8.3 Earlier in this report we also identified the role the PRS has in providing affordable housing. In November 2024 around 3,100 households in the PRS were being supported by universal credit with a housing element and an additional 900 households seeking housing benefit. The number of Universal Credit claimants increased from fewer than 1,500 at the beginning of 2020 much of which can be attributed to the Covid-19 pandemic.
- 8.4 The table below shows the composition of households living in the private rented sector (and compared with other tenures). This shows a particularly high proportion of households with dependent children, making up 38% of the PRS and younger single person households (22% of the sector).



Figure 8.1: Household composition by tenure (2021) – Ashford						
	Owner- occu- pied	Social rented	Private rented	Total		
Single person aged 66+	13.4%	15.4%	6.1%	12.4%		
Single person aged <66	10.0%	20.4%	21.5%	13.5%		
Couple aged 66+	14.2%	4.4%	2.8%	10.8%		
Couple, no children	19.4%	8.3%	17.5%	17.5%		
Couple, dependent children	22.0%	15.3%	23.3%	21.3%		
Couple, all children non-dependent	8.6%	4.5%	3.3%	7.1%		
Lone parent, dependent children	2.7%	20.3%	12.0%	6.8%		
Lone parent, all children non- dependent	3.2%	6.5%	3.2%	3.7%		
Other households with dependent children	2.7%	2.4%	3.1%	2.8%		
Other households	3.6%	2.5%	7.2%	4.1%		
Total	100.0%	100.0%	100.0%	100.0%		
Total households	36,512	7,502	9,568	53,582		
Total dependent children	27.5%	38.0%	38.4%	30.9%		

8.5 Private renters are younger than social renters and owner occupiers. In 2021, the average age of household reference persons (HRPs) in the private rented sector was 46 years (compared with 58 years for owner occupiers and 52 for social renters). Around two-thirds (64%) of private rented sector HRPs were aged under 50 compared with 48% of social renters and 32% of owner occupiers.





- 8.6 The tables below show the size and type of accommodation in the PRS compared with other sectors. From this it can be seen that the profile PRS generally sits somewhere between that of owner-occupation and social renting. For example, the PRS has a higher proportion of detached homes than the social rented sector, but fewer than owner-occupiers.
- 8.7 When looking at the size of accommodation, it is clear that the PRS is strongly focussed on 2- and 3-bedroom homes (making up 73% of all households in this tenure). The owner-occupied sector in contrast is dominated by 3+-bedroom homes (78% of the total in this tenure) whilst social renting has the highest proportion of 1-bedroom homes (27%).

Figure 8.3: Accommodation type by tenure (households) – Ashford							
	Owner-	Social	Private	Total			
	occupied	rented	rented				
Detached	42.6%	3.5%	17.8%	32.7%			
Semi-detached	31.1%	31.3%	28.4%	30.7%			
Terraced	20.0%	28.0%	26.3%	22.2%			
Flat/other	6.3%	37.2%	27.5%	14.4%			
Total	100.0%	100.0%	100.0%	100.0%			
Iotai	36,510	7,503	9,571	53,584			

Figure 8.4: Accommodation size by tenure (households) – Ashford							
	Owner-	Social rented	Private	Total			
	occupied	Social reflied	rented	Total			
1-bedroom	2.4%	27.0%	14.8%	8.1%			
2-bedrooms	19.7%	38.6%	37.2%	25.5%			
3-bedrooms	43.8%	30.9%	36.0%	40.6%			
4+-bedrooms	34.1%	3.6%	11.9%	25.8%			
Total	100.0%	100.0%	100.0%	100.0%			
	36,513	7,500	9,567	53,580			

Source: Census (2021)

8.8 The analysis below studies levels of overcrowding and under-occupation – this is based on the bedroom standard with data taken from the 2021 Census. The analysis shows that levels of overcrowding in the PRS are higher than for households generally, with 5.5% of households being overcrowded in 2021 (lower than the 9.2% figure in social rented accommodation, but notably above the owner-occupied figure of 1.6%). Levels of under-occupation are slightly higher than in the social rented sector, with around 55% of households having at least one spare bedroom (86% in the owner-occupied sector).

Figure 8.5: Overcrowding and under-occupation by tenure					
	(hou	seholds) – Asł	nford		
	Owner-	Social rented	Private	Total	
	occupied	Social refiled	rented	Total	
+2 or more	52.3%	8.3%	17.5%	39.9%	
+1 or more	33.6%	25.1%	38.0%	33.2%	
0	12.4%	57.4%	39.0%	23.5%	
-1 or less	1.6%	9.2%	5.5%	3.4%	
Total	100.0%	100.0%	100.0%	100.0%	
lotai	36,513	7,501	9,568	53,582	

#### **Stock Condition**

- 8.9 A report in March 2022 by Shelter<sup>11</sup> highlights poor housing conditions and disrepair in the private rented sector nationally. In particular the report notes that a consequence of this will be for private renters on average having to pay more in heating bills due to poor insulation, inefficient heating systems and a lack of double glazing; this is on the back of noting private renters already typically pay higher housing costs than other tenures.
- 8.10 Information about stock condition at a local authority level is difficult to find from secondary data sources. However, in June 2023 DLUHC published new Experimental Official Statistics providing sub-regional estimates of housing stock condition<sup>12</sup>. Specifically, modelled estimates of:
  - the number and proportion of occupied homes that are deemed non-decent according to the Decent Homes Standard in each local authority, by tenure and dwelling type; and
  - the number and proportion of occupied homes that are deemed unsafe due to having a Housing Health and Safety Rating System (HHSRS) Category 1 hazard in each local authority, by tenure and dwelling type.

https://www.gov.uk/government/statistics/english-housing-survey-local-authority-housing-stock-condition-modelling-2019/english-housing-survey-local-authority-housing-stock-condition-modelling-2019



<sup>11</sup> 

https://england.shelter.org.uk/professional resources/policy and research/policy library/briefing poor quality conditions and disrepair in private rented sector housing

8.11 Turning first to the Decent Homes standard, the modelled data suggests some 13.7% of all dwellings are non-decent; the estimated figure for private rented homes is however higher than this (at 17.3%). Both of these figures are lower than estimates for England. The modelled data also looks at non-decent homes and built-form (but not separately by tenure) – this identifies the highest proportion of non-decent homes to be flats (21% non-decent) with the lowest proportion (at 10%) being detached houses.

Figure 8.6: Estimates of non-decent homes by tenure				
	Ashford England			
Owner-occupied	13.6%	16.4%		
Private rented	17.3%	23.3%		
Social rented	11.2%	12.0%		
TOTAL	13.7%	16.7%		

Source: DLUHC

8.12 For the HHSRS, the modelled data points to a slightly lower proportion of homes with Category 1 hazards than seen nationally, including a relatively low figure in the private rented sector (where 9% of homes are estimated to have Category 1 hazards – also lower than the national estimate of 13%). By dwelling type, the data points to a different pattern to non-decency, with the highest figure being seen for bungalows (11% with Category 1 hazards) and the lowest figure for flats (at 7%).

Figure 8.7: Estimates of dwellings with Category 1 hazards by tenure			
	Ashford	England	
Owner-occupied	8.9%	10.4%	
Private rented	8.6%	12.9%	
Social rented	4.3%	5.3%	
TOTAL	8.2%	9.9%	

Source: DLUHC

8.13 Finally on stock condition it is possible to look at the number and proportion of homes that do not have central heating. Whilst the overall proportion is low (1.2% of households) the data does show household in the private rented sector as being more likely than other tenure groups to not have central heating.



Figure 8.8: Number and proportion of households without central heating by tenure (2021) - Ashford Households % without Total without central households central heating heating Owns outright 235 18,031 1.3% Owns with mortgage 160 18,482 0.9% Social rented 75 7,501 1.0% Private rented 154 9,568 1.6% TOTAL 624 53,582 1.2%

Source: 2021 Census

8.14 When compared with other areas the data points to broadly similar patterns in the Borough as seen across the County and region. However the proportion of homes without central heating is lower than seen nationally for all tenure groups (other than owners with a mortgage where the figure is the same).

Figure 8.9: Proportion of households without central heating by				
tenure (2021) – range of areas				
	Ashford	Kent	South East	England
Owns outright	1.3%	1.4%	1.2%	1.5%
Owns with mortgage	0.9%	0.8%	0.8%	0.9%
Social rented	1.0%	1.1%	1.2%	1.4%
Private rented	1.6%	2.3%	2.4%	2.4%
TOTAL	1.2%	1.3%	1.3%	1.5%

Source: 2021 Census

8.15 Finally, the analysis below looks at the proportion of homes without central heating by sub-area and tenure. Across all areas the proportion of households without central heating is low (a highest figure of 1.8% in Rural East). This area also sees the highest proportion of households in the private rented sector without central heating (at 2.5%). Generally the proportion of homes without central heating is very slightly higher in rural areas.

Figure 8.10: Proportion of homes without central heating by tenure						
	and sub-area (2021)					
	Owns outright	Owns with mortgage	Social rented	Private rented	TOTAL	
Ashford Town	1.4%	0.7%	1.2%	1.5%	1.1%	
Rural East	1.8%	0.4%	0.0%	2.5%	1.3%	
Rural North	1.1%	1.2%	0.3%	1.4%	1.1%	
Rural South	0.9%	1.0%	0.8%	2.4%	1.1%	
Rural West	1.7%	1.1%	0.2%	2.0%	1.4%	
Borough	1.3%	0.8%	1.0%	1.7%	1.1%	

Source: 2021 Census

## **Houses in Multiple Occupation (HMOs)**

- 8.16 A house in multiple occupation (HMO) is defined as an entire house, flat or converted building which is let to three or more persons who form two or more households, who share facilities such as a kitchen, bathroom and toilet. This is based on Sections 254-260 of the Housing Act 2004 which defines the criteria for the purposes of safety & suitability of accommodation & the need to licence where necessary.
- One definition used in planning<sup>13</sup> of use class C4 (HMO) is "small, shared houses or 8.17 flats occupied by between three and six unrelated people who share basic amenities" such as a toilet, personal washing facilities or cooking facilities. Where there are more than six unrelated individuals sharing amenities, this is termed an HMO in Sui Generis use.
- 8.18 Large HMOs rented to five or more people who form more than one household, where some or all tenants share toilet, bathroom or kitchen facilities, and where at least one tenant pays rent, require mandatory licensing within Ashford. However, smaller HMOs do not require a licence, and this makes knowing the extent of them difficult.

<sup>13</sup> https://www.gov.uk/government/publications/changes-to-planning-regulations-for-dwellinghouses-andhouses-in-multiple-occupation-circular-08-2010



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- 8.19 Smaller use class C4 HMOs typically do not require planning permission for a change of use from a C3 dwelling unless there is an Article 4 Direction which mandates it. An Article 4 Direction does not mean the HMOs are banned, only that they require planning permission for a change of use from a C3 dwelling.
- 8.20 Finally, for Council Tax purposes, an HMO is considered a property that was originally built, or later adapted for more than one household to live in. It can also be a property where 1 or more people live, but they either only have written or verbal permission to live in part of the property or have written or verbal permission to live in the whole property, but are not responsible for paying rent or a licence fee for it.
- 8.21 The latest Local Authority Housing Statistics for 2023/24 estimates that there are 325 HMOs in Ashford. Of these, 200 are estimated to be licensable HMOs, although the actual number of issued licences is 175.

Figure 8.11: Houses in Multiple Occupation (2023/24)			
	Estimated Total	Estimated total	Actual number of
	HMOs	licensable HMOs	HMO licences
Ashford	325	200	175

Source: Local Authority Housing Statistics, 2025 (based on Housing Act definition)

#### **Build-to-Rent**

- 8.22 According to Annex 2 of the NPPF, Build to Rent housing is defined as: "Purpose-built housing that is typically 100% rented out. It can form part of a wider multi-tenure development comprising either flats or houses but should be on the same site and/or contiguous with the main development. Schemes will usually offer longer tenancy agreements of three years or more and will typically be professionally managed stock in single ownership and management control."
- 8.23 The <u>Build to Rent Planning Practice Guidance</u> states that "If a need is identified, authorities should include a plan policy setting out their approach to promoting and accommodating build-to-rent. This should recognise the circumstances and locations where build-to-rent developments will be encouraged for example, as part of large sites and/or a town-centre regeneration area." (Paragraph: 001 Reference ID: 60-001-20180913).



- 8.24 The PPG also provides guidance as to how Local Authorities can ensure "Family Friendly" tenancies of three years or more. "In granting planning permission for build-to-rent developments, authorities should set in place a planning condition requiring scheme operators to offer tenancies of 3 or more years to all tenants in the development, who are eligible to live in the country for that period (under the right to rent). This should apply to all tenants, whether paying market rent or affordable private rent." (Paragraph: 010 Reference ID: 60-010-20180913).
- 8.25 It also adds that there is no obligation on customers to take up that option if they prefer a shorter-term contract and can give notice to terminate the contract at any point, and that any rent or service charge reviews should be in line with an agreed percentage or linked to inflation.
- 8.26 Concerning minimum standards, the PPG states that "Individual schemes should meet any relevant local and national planning policy requirements. Affordable private rental homes within any particular scheme should be constructed and managed to the same high-quality standards as the market private rental homes. There are no extra national standards in addition to this." (Paragraph: 011 Reference ID: 60-011-20180913).
- 8.27 It also notes that there is "no national requirement for authorities to apply national space standards in their area" and "Where authorities choose to apply them the national policy does not preclude authorities from dis-applying them for particular parts of the local plan area, or for particular development types, such as build to rent schemes." (Paragraph: 011 Reference ID: 60-011-20180913).



#### Benefits of Build-to-Rent

- 8.28 The benefits of Build to Rent are best summarised in the Government's A Build to Rent Guide for Local Authorities, which was published in March 2015. The Guide notes the benefits are wide-ranging, but can include:
  - Helping local authorities to meet demand for private rented housing whilst increasing tenants' choice, "as generally speaking tenants only have the option to rent from a small-scale landlord";
  - Retaining tenants for longer and maximising occupancy levels as Build to Rent investment is an income-focused business model;
  - Helping to increase housing supply, particularly on large, multiple phased sites, as it can be built alongside build-to-sale and affordable housing; and
  - Utilising good design and high-quality construction methods, which are often key components of the Build to Rent model.
- 8.29 This Build to Rent Guide provides a helpful overview of the role that Build to Rent is intended to play in the housing market, offering opportunities for those who wish to rent privately (i.e. young professionals) and for those on lower incomes who are unable to afford their own home.
- 8.30 Over recent years, there has been a rapid growth in the Build to Rent sector backed by domestic and overseas institutional investment. Turning to the present and the latest market insight on Build to Rent as it begins to mature and strengthen as a development sector, the <a href="Savills UK Build to Rent Market Update">Savills UK Build to Rent Market Update</a> for Q4 2024 states that the market now has 123,500 completed units, 49,000 under construction and 109,800 in the development pipeline, a total of 282,500 units.

#### Supply

8.31 According to the British Property Federation (BPF) there is a single build to rent development within Ashford. This is comprised of 110 units of a wider 246 development. The property is managed by Citra Living which is part of the Lloyds Banking Group. The development includes 1 and 2 bedroom apartments available either furnished or unfurnished.



# Profile of BtR tenants

- 8.32 The British Property Federation ("BPF"), London First and UK Apartment Association ("UKAA") published a Report in late 2002 profiling those who live in Build to Rent accommodation in England. This showed that around 40% of residents were aged between 25 and 34, which is broadly similar to the wider private rented sector market.
- 8.33 The survey-based data identified that incomes are similar to those in private rented sector accommodation, with 18% earning between £26,000 and £32,000, and 23% earning between £32,000 and £44,000. Typically, Build to Rent residents spend between 28% and 33% of their income on accommodation. The report noted that Build to Rent has comparable levels of affordability but is notably more affordable for couples and sharers. This is perhaps reflected in the higher incidence of these household types within the Build to Rent sector.
- 8.34 The report also identified a broadly similar balance of people working in the public and private sectors with 17% of residents employed in the public sector living in Build to Rent accommodation compared with 19% in the private rented sector.

# Co-living

- 8.35 A further component of the build-to-rent market are Co-living developments. There is no accepted planning definition of "co-living" in either the NPPF or planning practice guidance. However, Co-living developments generally involve private rooms or studios with access to shared communal facilities like kitchens, living areas, and workspaces. They are often large-scale developments.
- 8.36 While the NPPF does not specifically mention co-living, it highlights that the needs of specific housing groups should be addressed concerning the size, type and tenure of housing (paragraph 63) they require.
- 8.37 Savills' <u>research</u> indicates that demand for co-living accommodation is concentrated in London and other major regional cities and estimates the potential size of the target market for Co-living across the UK to be around 725,000 units. There are currently no Co-living developments in Ashford.



#### Profile of Co-Living tenants

- 8.38 Target residents of co-living developments are typically students, recent graduates and young professionals and most development is located in city centres. Savills also profiled a co-living development in Guildford and noted that it has attracted residents working in "healthcare, gaming, and technology."
- 8.39 In another co-living development in Wembley, the same research showed that only around 41% of residents had lived in London previously and 35% of residents were from overseas. Although open to all ages, residents of co-living developments are predominantly aged 18–40 years old.

#### Benefits of Co-Living

- 8.40 As well as addressing housing need, co-living benefits young professionals facing affordability pressures, as well as those who are new to an area, as it allows them to establish roots and make friendships when otherwise they might face a degree of isolation.
- 8.41 The Savills research also stated that co-living has several pull factors (extensive amenities, interaction with fellow residents, flexible leases and all-inclusive bills), but demand is also aided by the push factors of high house prices, a lack of PRS stock, high rents and people seeking to avoid house-shares.

### **Build-to-Rent and Co-Living Potential Policy Response**

- 8.42 The PPG on Build to Rent recognises that where a need is identified that local planning authorities should include a specific plan policy relating to the promotion and accommodation of Build to Rent. Although there is only modest rental pressure in Ashford there has been some delivery of build-to-rent accommodation. As such we think it would be prudent for the Council to consider a policy to respond to future applications.
- 8.43 The Council already has a policy (HOU1 Affordable Housing) concerning affordable housing provision in build-to-rent provision, but the policy position to build to rent does not go beyond this. Given that the sector is still evolving, we would recommend that the Council is not overly prescriptive on the mix of dwelling sizes within new Build to Rent development.



- 8.44 The Framework's definition of Build-to-Rent development sets out that schemes will usually offer tenancy agreements of three or more years and will typically be professionally managed stock in single ownership and management control.
- 8.45 We would advise that Affordable Private Rent is capped at Local Housing Allowance rates in order for it to be truly affordable. Although we recognise that the viability of Build to Rent development will differ from that of a typical mixed tenure development in the sense that returns are phased over time. And this is reflected in the current Local Plan.
- 8.46 In addition to Build to Rent policy, the council could also consider co-living policies either in addition or separately to build to rent policies. The <u>London Plan</u> Policy H16 is a rare example of an adopted co-living policy, although in that case it is referred to as Large-Scale Purpose-Built Shared Living. The policy seeks to ensure that co-living development:
  - is of good quality and design;
  - contributes towards mixed and inclusive neighbourhoods;
  - is located in an area well-connected to local services and employment by sustainable transport means;
  - is under single management;
  - units are all for rent with minimum tenancy lengths of no less than three months;
  - communal facilities and services are provided that are sufficient to meet the requirements of the intended number of residents and offer at least:
  - convenient access to a communal kitchen
  - outside communal amenity space (roof terrace and/or garden)
  - internal communal amenity space (dining rooms, lounges)
  - laundry and drying facilities
  - a concierge
  - bedding and linen changing and/or room cleaning services.
  - private units provide adequate functional living space and layout, and are not selfcontained homes or capable of being used as self-contained homes;
  - has a management plan provided with the application; and
  - delivers a cash in lieu contribution (either up front or in perpetuity) towards conventional C3 affordable housing.

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- 8.47 The Greater London Authority also published <u>further guidance</u> for consultation on how this policy should be implemented. This guidance included more detail on design standards and the provision of required and optional communal facilities.
- 8.48 As with BtR, the viability of Co-living schemes is likely to differ relative to other forms of development as income is generated over time rather than when the market properties are sold.
- 8.49 Therefore, the Council's policies on affordable housing provision in Co-living schemes should continue to be informed by up-to-date viability evidence which recognises this. This will mean seeking a different contribution of affordable housing than the wider general housing policies.

# **Consultation with Private Sector housing team**

- 8.50 The Private Sector housing team in Ashford works across a number of areas including HMO's, rental enforcement and disabled facilities grants. The team is currently very small but they are hoping to hire new staff to increase capacity this year. One particular focus of this recruitment is an Empty Homes Officer who will be working to deal with the Boroughs estimated 300 long term empty properties. It is hoped that at least some of these properties will be able to be brought into council ownership and eventually rented at an affordable rate.
- 8.51 The team is very busy in private rental enforcement and see a large variation in the types of issues seen across Ashford. More urban areas like Stanhope unfortunately see a number of landlords unwilling to do work to rental properties to ensure that they are safe for habitation. A similar story is seen in some rural areas.
- 8.52 The team have regularly seen issues with agricultural tenancies, where an older person has lived in a farmhouse dwelling for an extended period of time with very little improvement work done to it by the landlord.
- 8.53 Issues are not only found in older stock but also in new build dwellings. Often, landlords have not sufficiently ensured that snagging is completed with a developer before tenants move into a property.



- 8.54 In some locations, neglect from landlords particularly impacts minority communities who are pushed into overcrowded and substandard housing. The difficulty here is that these often go unreported to the council due to a language barrier and therefore continue.
- 8.55 HMO's were also considered to be an issue in Ashford. At the latest count there are approximately 180 licensed (5 or more bedrooms) HMO's in the Borough. The Council have introduced Article 4 Directions which cover the Aylesford Green, Beaver, Little Burton Farm and South Willesborough wards, the team are considering introducing another in the Central ward. These are intended to curb the number of HMOs coming to the market.
- 8.56 Going forward, the Renters Rights Bill is likely to introduce legislation that requires all Landlords to be registered and any HMOs to be licenced. This may make enforcement easier for the team but there are concerns around whether the team will have the capacity to deal with a large volume of applications.
- 8.57 There is particularly concern that existing "rogue" landlords will not register at all, and issues within their properties could be missed as a result.

# **Private Rented Sector: Key Messages**

- The private rented sector includes a wide range of accommodation types, including privately owned homes rented to others, HMOs, Co-living and build-torent accommodation.
- The private rented sector (PRS) accounts for around 18% of all households in Ashford (as of 2021) a slightly smaller proportion to that seen across each of Kent, the South East and England. The number of households in this sector has however grown substantially (increasing by 27% in the 2011-21 period).
- The PRS has some distinct characteristics, including a much younger demographic profile and a high proportion of households with dependent children (notably lone parents) levels of overcrowding are relativity high. In terms of the built-form and size of dwellings in the sector, it can be noted that the PRS generally provides smaller, flatted/terraced accommodation when compared with the owner-occupied sector. That said, around 48% of the private rented stock has three or more bedrooms and demonstrates the sector's wide role in providing housing for a range of groups, including those claiming Housing Benefit and others who might be described as 'would be owners' and who may be prevented from accessing the sector due to issues such as deposit requirements. The number of tenants claiming housing benefits increased dramatically as a result of the Covid lockdown in 2020 and has remained high.
- The latest Local Authority Housing Statistics for 2023/24 estimates that there are 325 HMOs in Ashford. Of these, 200 are estimated to be licensable HMOs, although the actual number of issued licences is 175.
- Target residents of co-living developments are typically students, recent graduates and young professionals and most development is located in city centres. Although open to all ages, residents of co-living developments are predominantly aged 18–40 years old. As well as addressing general housing need, co-living also benefits young professionals facing affordability pressures, as well as those who are new to an area.
- The Council should consider developing policies for build-to-rent and co-living developments within Ashford. This should go beyond affordable housing provision, which is the current policy position. The viability of Build-to-Rent and Co-living schemes is likely to differ relative to other forms of development. Therefore, the Council's policies on affordable housing provision should continue to be informed by up-to-date viability evidence.



# **Private Rented Sector: Key Messages (cont...)**

housing. It is likely that the decision of households as to whether to buy or rent a home in the open market is dependent on a number of factors which mean that demand can fluctuate over time; this would include mortgage lending practices and the availability of Housing Benefit. A general (national and local) shortage of housing is likely to have driven some of the growth in the private rented sector, including increases in the number of younger people in the sector, and increases in shared accommodation. If the supply of housing increases, then this potentially means that more households would be able to buy, but who would otherwise be renting.

# 9. Other Groups

#### Introduction

9.1 This section of the report considers a range of other groups set out in the NPPF and PPG. This includes the need for self- and custom-build development, looked after children and service personnel.

#### **Service Personnel**

- 9.2 MoD location statistics show that in April 2024 there were fewer than 5 MoD personnel based in Ashford Borough. This represents a slight decline from 10 in April 2021.
- 9.3 Overall, the presence of regular forces in Ashford is not considered to be significant and is unlikely to have any implications on local affordability or the demand for housing. Therefore, a specific Local Plan policy for this group is not required.
- 9.4 Annex 2 of the NPPF identifies Military Personnel as Essential Key Workers. As such, accommodation specifically comes under the definition of affordable housing. Depending on their incomes this group will already be accounted for within the affordable housing need and will largely not be additional to it.
- 9.5 Although we do not recommend delivery of First Homes and the government has moved away from it as a product, the Planning Practice Guidance for First Homes allows local authorities to set out their own criteria for accessing such housing. One such criterion could be a key worker requirement, which would include service personnel, should the council seek to deliver first homes.
- 9.6 The PPG also stipulates that "local connection criteria should be disapplied for all active members of the Armed Forces, divorced/separated spouses or civil partners of current members of the Armed Forces, spouses or civil partners of a deceased member of the armed forces (if their death was wholly or partly caused by their service) and veterans within 5 years of leaving the armed forces".
- 9.7 The most acute and pressing issue is likely to be finding accommodation for those transitioning out of the forces, as well as existing personnel who are seeking to buy in the Borough.



- 9.8 Low-Cost Home Ownership could play a part in meeting this demand as it would provide a discounted route to home ownership. Although, as noted previously, this could be at the expense of others in more acute need.
- 9.9 In addition, the Allocation of Housing (Qualification Criteria for Armed Forces) (England) Regulations ensure that service personnel (including bereaved spouses or civil partners) are allowed to establish a 'local connection' with the area in which they are serving or have served. This means that ex-service personnel would not suffer a disadvantage from any 'residence' criteria chosen by the Local Authority in their allocations policy.

#### **Students**

- 9.10 Ashford College is the key further education provider within Ashford. The College runs several courses at different levels, most Full-Time courses offered are T-Levels and Level 2/3 awards and Diplomas (A-Level equivalent), these are aimed primarily at school leavers aged 16.
- 9.11 For those aged 19 and over, the College does offer some University-level Higher National Certificates courses in engineering as well as some access to Higher Education courses in Healthcare and Social Sciences/Education. These courses primarily draw from the local area.
- 9.12 Data from the 2021 Census indicates that there were just over 2,600 full-time students over the age of 18 living in Ashford at the time of the Census. Most of these students were aged between 18 and 20 (54.2%).
- 9.13 A very clear majority of all students were living with parents at the time (68.2%), with the next highest proportion "living in another household type" (22.6%), which would include full-time students who are living in households with people who are not full-time students. Only 4.8% of students live in all student households in Ashford, 126 people overall.
- 9.14 Given the low number of students and all student households in Ashford, there is considered to be no justification for a specific policy relating to student housing in the Borough.

## Custom-and self-build

- 9.15 As of 1<sup>st</sup> April 2016, and in line with the Act and the Right to Build, relevant authorities in England are required to have established and publicised a self-build and custom housebuilding register which records those seeking to acquire serviced plots of land in the authority's area to build their own self-build and custom houses.
- 9.16 Furthermore, in line with the continued Government drive to support the self and custom-build sector, the latest National Planning Policy Framework (paragraphs 71 and 73(b), December 2024) duly recognises that it is important that a sufficient amount and variety of land can come forward where it is needed and that the needs of groups with specific housing requirements are addressed. As part of this, the Framework (paragraph 63) states that:

"the size, type and tenure of housing needed for different groups in the community should be assessed and reflected in planning policies including...<u>people wishing to commission or build their own homes</u>" (our emphasis).

- 9.17 The Self-Build and Custom Housebuilding Planning Practice Guidance is a material consideration and draws on legislation set out under the 2015 Act and the 2016 Act but provides wider guidance on assessing demand and supporting self-build development.
- 9.18 In line with the legal duty placed on local authorities by the 2016 Act, the PPG reminds us that relevant authorities must give suitable development permission to enough suitable serviced plots of land to meet the demand for self-build and custom housebuilding in their area. The level of demand is established by reference to the number of entries added to an authority's register during a 'base period'.
- 9.19 The first base period begins on the day on which the register is established and ends on 30th October 2016. Each subsequent base period is 12 months beginning immediately after the end of the previous base period. Subsequent base periods will therefore run from 31st October to 30th October each year.
- 9.20 At the end of each base period, relevant authorities have 3 years in which to meet their legal duty and grant permission for an equivalent number of plots of land, which are suitable for self-build and custom housebuilding, as there are entries for that base period.



- 9.21 The PPG states that local planning authorities should use the demand data from the registers in their area, but this should also be supported as necessary by additional data from secondary sources, to understand and consider future need for this type of housing in their area when preparing housing needs assessments.
- 9.22 Concerning what a 'duty to grant planning permission etc' means, the PPG states that:

"Relevant authorities must give suitable development permission to enough suitable serviced plots of land to meet the demand for self-build and custom housebuilding in their area. The level of demand is established by reference to the number of entries added to an authority's register during a base period."

9.23 In respect of what having a 'duty as regards registers' means, the PPG states that:

"Section 2(1) of the Self-build and Custom Housebuilding Act 2015 places a duty on relevant bodies to have regard to each self-build and custom housebuilding register, including Part 2 of the register (where a register is in two parts), that relates to their area when carrying out their planning, housing, land disposal and regeneration functions." (our emphasis)

9.24 The PPG<sup>14</sup> is clear that self-build or custom build helps to diversify the housing market and increase consumer choice. Self-build and custom housebuilders choose the design and layout of their homes and can be innovative in both their design and construction.

## Levelling Up and Regeneration Act (2023)

- 9.25 The Levelling Up and Regeneration Act (2023) made some amendments to the 2015 Self and Custom Housebuilding Act which advised how the supply and demand of self and custom build housing plots can be assessed. When assessing demand, the LURA inserted in section 6 of the 2015 Act the following:
  - "(a) the demand for self-build and custom housebuilding in an authority's area in respect of a base period is the <u>aggregate of</u>—
    - (i) the demand for self-build and custom housebuilding arising in the authority's area in the base period; and

<sup>&</sup>lt;sup>14</sup> Paragraph: 16a Reference ID: 57-016a-20210208



. .

- (ii) any demand for self-build and custom housebuilding that arose in the authority's area in an earlier base period and in relation to which—
- (A) the time allowed for complying with the duty in subsection (2) expired during the base period in question, and
- (B) the duty in subsection (2) has not been met; (aa) the demand for self-build and custom housebuilding arising in an authority's area in a base period is evidenced by the number of entries added during that period to the register under section 1 kept by the authority;"
- 9.26 As a result, although each authority still has 3 years to meet the need that arises from the register this need must now be counted cumulatively. For example, the need as of the 30<sup>th</sup> of October 2024 will be the cumulative demand shown in all base periods prior to the 30<sup>th</sup> of October 2021.
- 9.27 When considering the supply of plots LURA removes section 6(c) of the 2015 Act which read:
  - "development permission is "suitable" if it is permission in respect of development that <u>could</u> include self-build and custom housebuilding"
- 9.28 This change means that the Councils will therefore need to demonstrate that serviced plots <u>have</u> resulted in self and custom-build development rather than what <u>could</u> be self and custom-build plots, for example, on the assumption of a CIL exemption. Essentially, this means that in order for planning permissions to be counted towards the supply of self and custom build homes, there needs to be <u>evidence</u> to show that this is what the development is for.
- 9.29 The exact detail of what can be considered appropriate evidence of a dwelling or planning application being specifically for self and custom build is still to be confirmed, but appeal case law gives some indication of what this may be. Evidence that would confirm that a development is specifically for self and custom-build may include:
  - Planning Condition attached to approval requiring the development to be carried out for self-build; or
  - Confirmation through S106 agreement for self-build; or
  - Requirement for the self-build nature of the scheme to be included within the description of the development.



- 9.30 On historic permissions, further evidence will likely be required to demonstrate that the development was self and custom-built, often this will be in the Design and Access Statement.
- 9.31 Although the regulations of the evidence for what does and does not constitute an appropriate permission for self-build are not yet known. It can be expected that regulations will reflect the 2015 Act and existing PPG and demonstrate that the applicant/occupant has had "primary input" into the design of the scheme.
- 9.32 It is also likely that applications to replace existing dwellings with new self-build properties will constitute a fair proportion of the self-build supply, even though they do not result in a net gain of housing.
- 9.33 Going forward, the Authorities will need to continue to monitor applications for self-build dwellings in Ashford. Ensuring that all supply permissions are evidenced to be self-built will also be important to ensure that an assessment on whether the duty is properly met can be made. It may also be prudent for the Council to retrospectively assess supply permissions to properly ascertain which permission are specifically for the carrying out of self and custom-build development.
- 9.34 The Table below shows the number of people on the current register in Ashford as well as the number of supply permissions for Self and Custom build dwellings that have been approved. As the Council has not introduced a Local Connection Test for entry to the register it is only in one Part.

Figure 9.1: Self- and Custom-Build Register			
Base Period	Annual Entries	Permissions	
Base Period 1 (1st April 2016 to 30th October 2016)	10		
Base Period 2 (31st October 2016 to 30th October 2017)	81	6	
Base Period 3 (31st October 2017 to 30th October 2018)	9	1	
Base Period 4 (31st October 2018 to 30th October 2019)	3	0	
Base Period 5 (31st October 2019 to 30th October 2020)	5	0	
Base Period 6 (31st October 2020 to 30th October 2021)	12	3	
Base Period 7 (31st October 2021 to 30th October 2022)	10	47	
Base Period 8 (31st October 2022 to 30th October 2023)	5	10	
Total	135	67	
Average	17	8	

Source: Right to Build Register Monitoring



- 9.35 At the end of Base Period 8, a total of 135 people/households were on Ashford's self-build register. Against which 67 plots were permitted for self and custom-build dwellings.
- 9.36 The council have 3 years from an individual's entry to the register to permit a plot to satisfy the need they create. Therefore, as of the 30<sup>th</sup> of October 2024 the need is the cumulative total entries on the register at the end of Base Period 6 (30<sup>th</sup> of October 2021) which was 120.
- 9.37 On the 30<sup>th</sup> of October 2025 the need will rise to the cumulative total entries on the register at the end of Base Period 7 (30<sup>th</sup> of October 2022) which would be 130.
- 9.38 With 67 suitable permissions allowed in Ashford the need is currently not being met with an overall supply shortfall of 53 plots; this would rise to 63 plots in October 2025 if no further suitable permissions are allowed in the current base period.
- 9.39 In taking this assessment forward, the council will need to address the scale of any future registrations. An indication of this can be garnered by past trends, and these suggest a need for 17 suitable plots per base period.

# Supply Monitoring

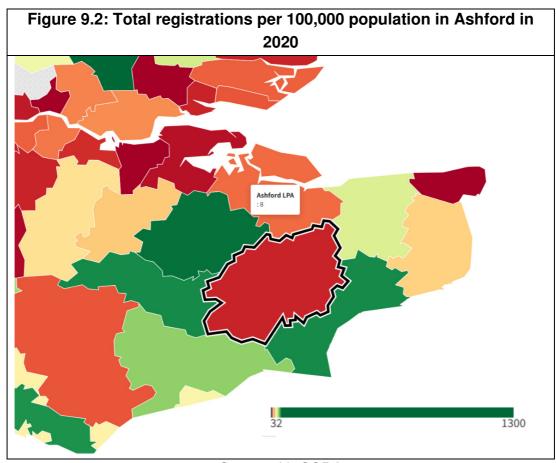
- 9.40 As discussed earlier, changes made by the Levelling Up and Regeneration Act (2023) have amended how supply permissions can be counted. Going forward, we recommend that the Council consider monitoring receipts of CIL Self-Build Exemption Form 7 Part 1 and Part 2, as well as counting permissions given through the development management process.
- 9.41 Supply permissions should be able to demonstrate that they will result in the delivery of a self and custom build dwelling, legal agreements such as Unilateral Undertakings and S106 agreements can also confirm this, as can conditions attached to the planning permissions and descriptions of development specifying self and custom build.

#### **Broader Demand Evidence**

9.42 To supplement the data from the Council's register(s), we have looked to secondary sources as recommended by the PPG, which for this report is data from NaCSBA - the National Custom and Self-build Association.



- 9.43 First, it is worth highlighting that the October 2020 survey undertaken by YouGov on behalf of NaCSBA found that 1 in 3 people (32%) are interested in building their own home at some point in the future, including 12% who said they were very interested.
- 9.44 Notably, almost half (48%) of those aged between 18 and 24 were interested in building their own home, compared to just 18% of those aged 55 and over.
- 9.45 This is notable as, traditionally, self-build has been seen as the reserve of older members of society aged 55 and over, with equity in their property.
- 9.46 Secondly, we can draw on NaCSBA data to better understand the level of demand for serviced plots in Ashford in relative terms. The association published an analysis with supporting maps and commentary titled "Mapping the Right to Build" in 2020.
- 9.47 This document includes an output on the demand for serviced plots as a proportion of the total population relative to all other local authorities across England (see Figure below).



Source: NaCSBA



9.48 This shows that the demand in Ashford was 8 per 100,000 population. Based on the population of Ashford in 2021 this would equate to a need for around 10 units. Despite the figure from NaCSBA being much lower than the level of demand shown on the register the Council still must permit enough plots for self and custom build as indicated by the register.

# Policy Response

- 9.49 The Self-Build and Custom Housebuilding PPG sets out how authorities can increase the number of planning permissions which are suitable for self-build and custom housebuilding and support the sector.
- 9.50 The PPG<sup>15</sup> is clear that authorities should consider how local planning policies may address identified requirements for self and custom housebuilding to ensure enough serviced plots with suitable permission come forward and can focus on playing a key role in facilitating relationships to bring land forward. There are several measures which can be used to do this, including but not limited to:
  - supporting Neighbourhood Planning groups where they choose to include self-build and custom-build housing policies in their plans;
  - working with Homes England to unlock land and sites in wider public ownership to deliver self-build and custom-build housing;
  - when engaging with developers and landowners who own sites that are suitable for housing, encouraging them to consider self-build and custom housebuilding, and facilitating access to those on the register where the landowner is interested; and
  - working with local partners, such as Housing Associations and third sector groups, to custom build affordable housing for veterans and other groups in acute housing need.
- 9.51 An increasing number of local planning authorities have adopted specific self-build and custom housebuilding policies in their respective Local Plans to encourage delivery, promote and boost housing supply.
- 9.52 There are also several appeal decisions in the context of decision-making which have found that paragraph 11(d) of the Framework is engaged in the absence of specific policy on self-build housing when this is the focus of a planning application.

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<sup>&</sup>lt;sup>15</sup> Paragraph: 025 Reference ID: 57-025-20210508

- 9.53 A specific policy would typically express support for self-build and custom housebuilding and require that a minimum proportion of plots within development schemes (often over a certain size) are offered to self-builders or as custom-build plots and/or allocation of sites solely for the use.
- 9.54 This is often known as the "Teignbridge Rule" after the first District Council to adopt the first self-build policy. In this instance, 5% of all developable housing land is allocated for custom and self-build on larger sites.
- 9.55 We consider that to respond to demand in the sector, and in response to the PPG's requirements, the Council should support, through planning policy, the submission and delivery of self-build and custom housebuilding sites, where land opportunities arise and where such schemes are consistent with other planning policies.
- 9.56 If the Council do not wish to pursue an approach seeking contributions from larger sites, then given typical build-out rates, it should only seek to enforce such plots on larger sites.
- 9.57 These plots should be properly marketed for 12 months and then the developer can revert to delivering these sites as market accommodation without significantly elongating the build-out period.
- 9.58 The Council may also wish to consider making the first three months of marketing these plots to those with a local connection or on the custom and self-build register with the remaining time widening it out to anyone else.
- 9.59 A further consideration for the Council is when demonstrating supply to meet this demand, the Levelling Up and Regeneration Bill makes it harder for Councils to simply count CIL exemption sites.
- 9.60 They now must demonstrate that these homes are specifically for self or custombuilt occupiers. The Council should therefore adapt its monitoring accordingly.

# **Children's Care Homes**

9.61 This report summarises the key points from Kent County Council's Children's Sufficiency Strategy 2022–2027 and 2024 Update, outlining the current and projected needs for residential care placements for children and young people.



- 9.62 To this, we have added notes from our consultation with Kent County Council to ensure that we reflect the most recent data, but also any Ashford-specific issues.
- 9.63 The Care Standards Act 2000 defines a Children's Home stating 'an establishment is a children's home... if it provides care and accommodation wholly or mainly for children'. 'Wholly or mainly' means that most of the people who stay at a home must be children.
  - Key legislation relating to the accommodation and maintenance of a looked-after child is defined and outlined in Sections 22A to 22D of the Children Act 1989. The legislation provides a framework within which decisions about the most appropriate way to accommodate and maintain children must be considered:
  - Section 22A of the Children Act 1989 imposes a duty on the responsible authority when a child is in their care to provide the child with accommodation.
  - Section 22B of the Children Act 1989 sets out the duty of the responsible authority to maintain a looked-after child in other respects apart from providing accommodation.
  - Section 22C of the Children Act 1989 sets out the ways in which a looked-after child is to be accommodated.
  - Section 22D of the Children Act 1989 imposes a duty on the responsible authority to formally review the child's case prior to making alternative arrangements for accommodation.
  - Section 22G of the Children Act 1989 requires local authorities to take strategic action with respect of those children they look after and for whom it would be consistent with their welfare for them to be provided with accommodation within their own local authority area.
- 9.64 In a Written Ministerial Statement<sup>16</sup> (WMS) made in May 2023, the Housing and Planning Minister reminded local authorities of their requirement to assess the housing need of different groups in the community including "accommodation for children in need of social services care".
- 9.65 The WMS statement said, "Local planning authorities should give due weight to and be supportive of applications, where appropriate, for all types of accommodation for looked after children in their area that reflect local needs and all parties in the development process should work together closely to facilitate the timely delivery of such vital accommodation for children across the country".

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<sup>16</sup> https://questions-statements.parliament.uk/written-statements/detail/2023-05-23/hcws795

- 9.66 The WMS follows on from the Department of Education Implementation Strategy.<sup>17</sup> to fix children's social care from February 2023. The "Stable Homes Built on Love" Strategy has undergone a recent consultation the results of which have not yet been published.
- 9.67 The strategy outlines an ambition to transform Children's Care through six pillars. The first of these pillars makes it clear that providing support to families is the first priority. This ensures that children can remain in their family home for as long as possible (Pillar 1) and then within their wider family if this is not possible (Pillar 3).
- 9.68 If both the immediate and wider family cannot look after a child then Pillar 4 seeks to ensure that "when care is the best choice for a child, the care system must provide stable, loving homes close to children's communities."
- 9.69 To achieve this the strategy aims to increase and support foster carers and develop a programme to support improvements in the quality of leadership and management in the children's homes sector.
- 9.70 The report sets out a mission to "see an increase of high-quality, stable and loving homes available for every child in care, local to where they are from". To do this it suggests that an immediate action is to "boost the number of the right homes in the right places available for children as a matter of urgency."
- 9.71 The strategy notes "Local authorities have primary responsibility for the children in their care. This includes ensuring there is sufficient accommodation locally to meet the range of needs of children in care in their area" and that there is a "statutory duty to ensure there is sufficient provision for their children in care".
- 9.72 It also states that the DfE "will continue to build on our work reforming supported accommodation for 16- to 17-year-olds. Semi-independent provision, including supported lodgings, can be the right option for some older children, but only where it is high-quality, and the young person is ready for the level of independence it promotes."

<sup>17</sup> 

- 9.73 The Department will also continue "with the Children's Home Capital Programme, which has seen £259 million of capital funding invested to increase provision in local authority-run open and secure children's homes. We are working with local authorities to create new children's homes and increase provision in their local area."
- 9.74 At a similar time, the government also launched a consultation on the "Children's Social Care National Framework.<sup>18</sup>" and the "Children's Social Care Dashboard". The Framework sets out some of the outcomes to be measured including Outcome 4 relating to those seeking to ensure "children in care and care leavers have stable, loving homes".
- 9.75 The indicators include the percentage of children in care living in foster care and living in residential care and the distance of placements from home. This is important to ensure the stability of schooling and contact with their siblings. The framework recognises that this will mean prioritising foster homes rather than residential homes.
- 9.76 The outcome can also be achieved by leaders undertaking "sufficiency planning and work with other local authorities and partners to jointly invest in care options that meet the future needs of children."

#### **Current Position**

- 9.77 The 2024 Kent County Council Sufficiency Strategy review highlights that there are approximately 157 children placed in residential care in 2023/24, which is higher than the initial forecasted number of placements of 134. This increase is primarily a result of; a national shortage of foster carers, limited regulated provision for under 16s and increasing complexity of needs and safeguarding factors amongst others.
- 9.78 KCC's overarching vision is to ensure that all children have a place to call home, It is key for the Council that every child lives in a home that is right for their individual care needs.

framework/supporting\_documents/Childrens%20Social%20Care%20National%20Framework%20Consultation%20Document%20February%202023.pdf



<sup>&</sup>lt;sup>18</sup> <a href="https://consult.education.gov.uk/children2019s-social-care-national-framework/childrens-social-care-natio

- 9.79 Ofsted data suggests that there are 102 Ofsted registered Children's Homes across Kent, 7 of which are operated by Kent County Council with the remainder operated by the Private/Voluntary sector.
- 9.80 In Ashford, KCC operate 3 residential homes which provide 20 spaces in total, 2 of these homes (10 spaces total) are designed specifically for Short Break only care. There are 4 other residential homes in Ashford operated by the Caldecott Foundation, which provide an additional 28 places.
- 9.81 Overall, the need for residential bedspaces in Kent is increasing as well as the cost for such placements, this is due to several factors such as; declining number of Foster Carers, children having to remain in residential children's homes even though their support and care needs do not require this and a reliance on spot purchased placements.
- 9.82 Although KCC do have some residential care homes within Ashford much of the market remains operated by the private sector. Equally, the market power of KCC is quite limited within Kent, costs for privately provided and spot-purchased bedspaces are high and often more than the Council are able to afford.
- 9.83 There are a significant number of children placed in homes in Kent by other Local Authorities who come from outside the County, London Boroughs, for example, who are often able to afford the higher costs.
- 9.84 Many private providers are becoming somewhat risk-averse in accepting children with more complex needs and KCC have identified this as an issue and are aiming to deliver more KCC residential care accommodation in future.
- 9.85 It is estimated that an additional 10 homes would be enough to serve children with very complex needs in Kent. Infrastructure funding of £3.8 million is due to be set aside in the 2025 KCC budget in order to allow for this 19.
- 9.86 This funding is not focused on individual authorities but rather across the entire the M2/M20 corridor, which includes Ashford, as staff are often easier to recruit in this area due to the better transport links.

<sup>&</sup>lt;sup>19</sup> Record of Decision



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- 9.87 KCC Children's Services are very keen to work with the individual Local Authorities in the corridor to do this and are particularly keen to ensure that there is political buy-in for this.
- 9.88 Going forwards, there is some uncertainty in how Children's Services and, particularly residential care, will be handled in the devolution process.
- 9.89 Currently, KCC operates Kent-wide, allowing for oversight at a strategic level. There is concern that in whatever form devolution takes in Kent in the future this oversight may be lost. This is part of the reason why Children's Services at KCC are pushing for buy-in from Councils across Kent now.

# Recommendations

- 9.90 The WMS statement said "Local planning authorities should give due weight to and be supportive of applications, where appropriate, for all types of accommodation for looked after children in their area that reflect local needs"
- 9.91 The County policy direction is to provide in-situ support, followed by familial and foster support. Therefore, the demand for care homes will largely be determined by the success of these policies. Where this is not possible, then local authorities will be required to provide safe accommodation in the right places.
- 9.92 The Council should continue to work with the County Council to identify sites or homes which are suitable for additional solo or small-group homes capable of supporting children with complex and co-occurring needs (mental health, ASC, trauma).
- 9.93 In some cases, it may be appropriate to assist KCC in identifying existing councilowned assets that may be appropriate for conversion into residential care accommodation.
- 9.94 Consideration should also be given by the Council to engaging with partner agencies like Health, Education/Early Years and the voluntary sector to strengthen their role in supporting increased placement provision locally and county-wide, for children with complex needs.



- 9.95 The Council should ensure that any new 3–4 bed homes or multi-building units that are developed in close collaboration with existing service providers. This need could also be met by seeking provision on larger strategic sites.
- 9.96 Such sites should align with the most appropriate locations according to Ofsted's Location Assessment<sup>20</sup> For such accommodation. In summary, this includes ensuring safeguarding concerns are met and that children have access to services.
- 9.97 To ensure that the KCC has access to any new provision, Ashford may wish to adopt a policy similar to that of Lancaster City whereby any additional children's residential care home permission/licences are only permitted if the Council get first refusal of placement.
- 9.98 As well as new accommodation, the council should also support the targeted expansion of existing specialised provision.
- 9.99 There will also be a need for supported accommodation for young adults leaving care, and the Council should work with Registered Providers to explore opportunities to provide this through developer contributions and in the existing stock.

<sup>20</sup> 

# **Other Groups: Key Messages**

## Service Personnel

MoD location statistics show that in April 2024 there were less than 5 MoD
personnel based in Ashford Borough. Overall, the presence of regular forces in
Ashford is not considered to be significant and is unlikely to have any implications
on local affordability and therefore, there is no policy requirement for this group.

## Students

 Ashford College is the key further education provider within Ashford. Much of its student body is recruited from the local areas with many students remaining with family during their time there. There is therefore no justification for a specific policy relating to student housing in the Borough.

## Custom-and Self-Build

- The Levelling Up and Regeneration Act made amendments to the way demand/need and supply of self and custom-built dwellings is calculated. Need must be calculated cumulatively, with supply permissions needing to now be able to demonstrate that they will result in a self or custom-built dwelling.
- There is currently an undersupply of self and custom build plots in Ashford with only 67 permissions against a need for 120 (cumulative total entries on the register at the end of Base Period 6) – a backlog of 53. The Council will need to meet this backlog as well as continue to meet the newly arising need on the register. This will be in the region of 17 plots per base period based on past trends.
- As a general rule the Council should be supportive of opportunities for Self and Custom build development within the Local Plan and could potentially require a proportion of plots on larger schemes to be marketed for Self or Custom Build use.



# Other Groups: Key Messages (cont...)

# Children's Care Homes

- Kent County Council overarching vision for Children in Care is to ensure that all children have a place to call home. It is key for the Council that every child lives in a home that is right for their individual care needs.
- In Ashford, there are 3 KCC-operated residential homes providing 20 spaces, 10
  of which are for short break only care. An additional 28 spaces are offered in
  residential homes operated by the Caldecott Foundation.
- KCC are hoping to provide around 10 new residential homes for children with complex needs across the County. Specific locations for these homes have not yet been identified, however Children's Services at KCC are keen to work closely with all Local Authorities within the M2/M20 corridor in order to identify sites and locations that may be suitable for use as a children's residential home.
- To ensure that the KCC has access to any new provision the Ashford may wish to adopt a policy similar to that of Lancaster City whereby any additional children's residential care home permission/licences are only permitted if the Council get first refusal of placement.



# Appendix A1: LSOA by sub-area

Sub Area	LSOA Code	LSOA Name
	E01023972	Ashford 006A
	E01023973	Ashford 005A
	E01023974	Ashford 007A
	E01023975	Ashford 007B
	E01023976	Ashford 008A
	E01023977	Ashford 007C
	E01023980	Ashford 015A
	E01023981	Ashford 015B
	E01023983	Ashford 003A
	E01023984	Ashford 015C
	E01023992	Ashford 016C
	E01023993	Ashford 016D Ashford 006B
	E01023995	Ashford 006C
	E01023996 E01023999	Ashford 003B
	E01023999 E01024001	Ashford 009A
	E01024001 E01024002	Ashford 005B
	E01024002	Ashford 006D
	E01024004	Ashford 006E
	E01024005	Ashford 000E
	E01024006	Ashford 009B
	E01024008	Ashford 009D
	E01024016	Ashford 007D
	E01024017	Ashford 007E
	E01024019	Ashford 008B
Ashford Town	E01024020	Ashford 008C
	E01024021	Ashford 015E
	E01024022	Ashford 015D
	E01024023	Ashford 005C
	E01024028	Ashford 007F
	E01024029	Ashford 005E
	E01024039	Ashford 012D
	E01032810	Ashford 001F
	E01032811	Ashford 003D
	E01032813	Ashford 012E
	E01032814	Ashford 012F
	E01032815	Ashford 009F
	E01032816	Ashford 008E
	E01032817	Ashford 009G
	E01032818 E01032819	Ashford 009H Ashford 009I
	E01032819 E01032820	Ashford 016B
	E01032821	Ashford 016A
	E01032822	Ashford 003E
	E01032823	Ashford 008F
	E01032824	Ashford 009J
	E01034985	Ashford 005F
	E01034986	Ashford 005G
	E01034987	Ashford 010E
	E01034988	Ashford 010F
	E01034989	Ashford 010G

Rural East	E01024013	Ashford 010A	
	E01024014	Ashford 010B	
	E01024015	Ashford 010C	
Rural North	E01023987	Ashford 001B	
	E01023988	Ashford 001C	
	E01024040	Ashford 001D	
	E01024041	Ashford 001E	
	E01032812	Ashford 001G	
	E01023978	Ashford 011A	
	E01023979	Ashford 011B	
	E01023997	Ashford 014A	
	E01023998	Ashford 014B	
	E01024009	Ashford 013A	
Rural South	E01024010	Ashford 013B	
	E01024011	Ashford 013C	
	E01024012	Ashford 013D	
	E01024024	Ashford 013E	
	E01024025	Ashford 013F	
	E01024026	Ashford 014C	
	E01024032	Ashford 011C	
	E01024036	Ashford 011D	
	E01024037	Ashford 014D	
	E01024038	Ashford 012C	
Rural West	E01023985	Ashford 002A	
	E01023986	Ashford 002B	
	E01023989	Ashford 002C	
	E01023990	Ashford 002D	
	E01024031	Ashford 012B	
	E01024033	Ashford 002E	
	E01024035	Ashford 002F	

Source: Iceni Projects